

BUSINESS STRATEGY DEVELOPMENT FOR SALSE LIVING

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ABSTRACT

Every human being have to think creatively and able to innovate in his life in order not to fall behind by others. Creativity greatly affects someone's level of life, both socially and economically. Creativity can be implemented in every aspect of human life, including in economy aspects. Creative economy is one of the sectors that support the economy and the level of development of a country. Indonesian creative productivity index is Ranked 12th in Asia by Asian Development Bank in August 2014. Salse Living is a local start-up brand of home decoration product established on August 2014. Salse Living applied the original illustration in the form of medium that can have economic value. In the beginning, Salse Living only made illustrated cushion only, but in the process, the products are evolving into wider range of home decoration products. Unique illustration has become the character and identity in each of the products to become a differentiator from another competitor with similar service. The purpose of this study is to find the best business strategy to be implemented in following days. While finding the strategy, Salse Living is facing various issues that detain the business growth. The issues is coming from marketing, sales and distribution, human resources limitation, lack of publication, lack of innovation and product development, and unavailability of adequate office, workshop and showroom. To face the current business issues, Salse Living has several business solutions to be implemented. By using benchmark analysis on big companies such as IKEA for its business development and Donna Wilson for its product innovation and design. By benchmarking IKEA, the author can learn about how IKEA could sell the product with reasonable price. In the other hand, the author learned about the design from Donna Wilson product. Then, the author analyzes the external and internal factors that affects Salse Living's business situation to study the strengths, weaknesses, opportunities and threats through the SWOT analysis. Salse Living Strengths are illustration point, high quality product, hand made, custom design service, and customer relationship can be implemented to develop the company.

While, Salse Living weakness such as limited human resource, limited budget, poor distribution and promotion have to be faced as Salse Living advanced strategies. Salse Living business strategies to increase selling and company publication are through online and offline marketing. For online market, the action can be implemented through Salse Living's partner e-commerce store, Instagram, and building company's website. For offline market, the action can be implemented through attending more pop-up markets and cooperate with more partner stores.

Key words: *Creative Economy, Home Decoration Product, Design, Illustration, and Business Strategy*

1. INTRODUCTION

The market for home and living product is very potential in Indonesia. Knowing that nowadays in Indonesia the number of young people who have the power to purchase a house and apartment also rising, International home and living company like IKEA took this opportunity and has already opened their store in Indonesia. This could be the sign that this market is very potent. Most of their customers are coming from well-educated class and middle class economic level. The target market's class needs are unique and varied. The targeted market has already aware about the importance of the function of good design and artistic point when having any product. This opportunity has led Salse Living to think and make a good and creative product. Home and Living product is one of the most wanted Indonesian creative products. Creative industry also gives a large contribution to Indonesian economic growth. By utilizing local resource and wisdom, we could give the contribution to the country. Another considerable thing to start this business is driven by the Internet and the social media user number in Indonesia that is keep growing fast every time along with better connection and the ease of using the Internet. Nowadays, social media also can be used for doing business and as online shopping platforms. The ongoing trend shows that E-commerce will have a promising future in Indonesia. Social media such as Instagram has the power to turn some user into celebrities on Instagram. The young creative entrepreneurs could exploit the opportunities to promote their products through social media with no boundaries.

Established on August 2014, Salse Living is a local start-up brand of home decoration product. Salse Living main product is the sofa cushion with original design and illustration. In the process, Salse Living is trying to create more product variation related to home decoration product. What Salse Living sells on its product is actually not only the physical product, but Salse Living also sells an artistic point in every product. Salse Living puts an illustration on each of products as valuable artworks. Also, Salse Living product is hand-crafted product that made by hand to maintain the quality and give a soul to every product. This combination of illustration and its fine quality has become one of Salse Living's most valuable added values.

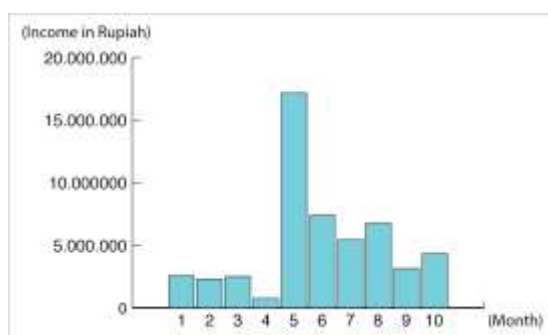
Salse Living was first developed in July 2014 and made the first sale at the end of August 2014 with a very limited market and quantity. Nowadays Salse Living has few selling points and regularly attend local exhibitions and pop up markets. From the very beginning, Salse Living utilizes Instagram as the main selling and marketing media. By utilizing Instagram, Salse Living could cover its limitation in human resources, because Salse Living is run only by two people, the owner and his partner as the co-owner.

The vision of Salse Living is become a big home decoration company that's famous for the creative products with utilizing creativity on illustration, art and design with the highest quality standard product. Salse Living also keep trying to take the advantages from local wisdom, such as local craftsmanship and resources. Salse Living's mission is to introduce the new style of of home and living products and services as described below:

- Characterizes artwork and illustration as the hallmark of Salse Living products.
- Creating products that have characteristics compared to other competitor.
- Enlarge the company to become well known home decoration companies in Indonesia and international.
- Develop potential, skill and interest in the world of art, design and illustration.
- Utilize local resource to enrich the products and help local labor.

Salse Living is trying to provide good products by applying the artistic value on each products. Also, Salse Living has a motto that combining good design, good product, good price and good service will result customer satisfaction. Customer satisfaction will result returning customer that probably will do repeat order and become Salse Living loyal customer. As the start-up company, Salse Living is facing many problems that could be the obstacles in the company's future development. The first issue is on marketing, sales, and distribution side, which is very important to Salse Living's future. The next issue is from the product itself. Naturally, consumers choose and buy not only for its quality, but also they will try to find any added value for each product. The last issue is from the human resource issue. The detailed issues are explained in three parts above.

For marketing, sales and distribution issue, Salse Living wants to increase the sales number through social media to reach more consumers outside Bandung and Jakarta, but the progress is so slow, not like what the owner expected. The sales and income in the last 10 months is stagnant and unstable, as seen on Figure



1.

Figure 1 Salse Living Monthly Income Charts

From the product issue, Salse Living wants to create more products that have artistic value, but still acceptable and enjoyable to consumers. However, Salse Living product can't be separated from the design and illustration world. Salse Living also wants to develop more innovative and creative home decoration products, but the resource and knowledge is limited. The founder needs to think more creative product that will give positive impact to Salse Living's income. Salse Living sold product can be seen on Figure 2.

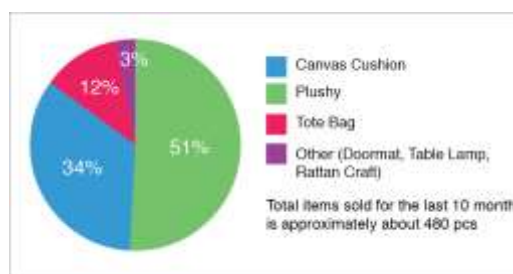


Figure 2 Salse Living Type of Unit Sold Percentage

From the technical issue, the first crucial thing is the human resource problem. The owner currently also has role as a designer, production supervisor and also

marketing. This multi tasking position makes the owner unable to focus. The owner only accompanied by a co-owner who focuses only on design and illustration work. The next problem is the problem that caused by Salse Living's supplier and the outsourcing worker. The suppliers are difficult to predict the accuracy of quality and their working speed. Currently Salse Living lets the most part of production on outsourcing. The last technical issue is that Salse Living doesn't have a warehouse, workshop or a gallery to show off the products. Salse Living only showing the products only on the partner store.

From the business issue above, the most highlighted problems are about the product and business development. Salse Living needs to make innovations about the business that affecting every aspects of issue. Salse Living has to think about how to innovate good design and product to be applied in the next products to rise up the sales and company's income. Now, after running the company for about 10 month, the owner has to face the condition that the income becomes stagnant, and very unstable. Salse Living also needs to think about the proper business strategy development to build up the company.

2.BUSINESS ISSUE EXPLORATION

A. Conceptual Framework

The objective of this study is to observe and solve the problem that occurs during the start up period and to improve company's performance, profit and expand its market share through domestic or international market so Salse Living could reach the goal to become known for its artistic value and high quality product. Below are steps taken in this study to determine the analysis:

1. Study the literature review related to Salse Living product and business development, and observe another company trough benchmark analysis.
2. Study and observe the external macro business environment, such as analysis of political, economy, social, and technology.
3. Study and observe the external micro business environment of home and living product and Salse Living positions in the industry.
4. Study and observe the internal business environment of Salse Living using canvas business model analysis.
5. Formulating the appropriate business strategies and the implementations of business solution for Salse Living business development.

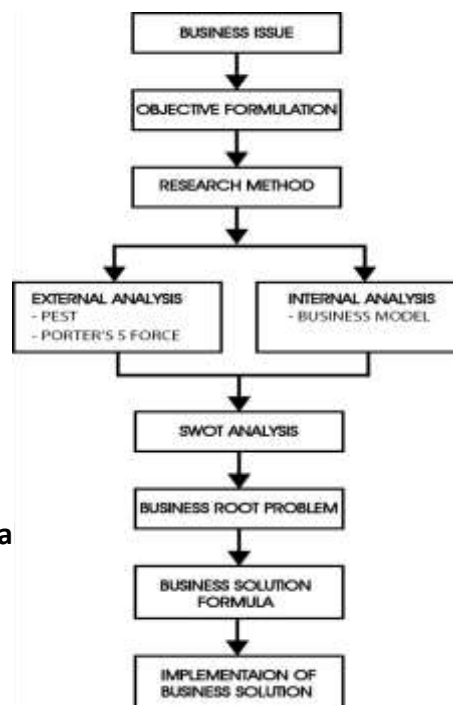


Figure 3 Conceptual Framework

B. Literature Review

Every human being is required to think creatively and to innovate in his life in order not to fall behind by others. Creativity greatly affects someone's level of life, both socially and economically. Creativity can be implemented in every aspect of human life, including in economy aspects. Creative economy will drive the economy level into more advanced level by adding more value into it. Creative economy is one of the sectors that support the economy and the level of development of a country. Indonesian creative productivity index is Ranked 12th in Asia by Asian Development Bank in August 2014. Creative economy sector have contribute to Indonesian GDP (Gross Domestic Product). GDP is commonly used to estimate and measure economic performances of a country and the relative contribution of an industry sector.

KONTRIBUSI TERHADAP PDB

Tabel PDB Indonesia Tahun 2010-2015

(Nilai dalam Ribu-Ribu Miliar Rupiah)

NO.	SEKTOR	2010	2011*	2012**	2013***
1	Pertanian, Perikanan, Kehutanan, dan Pertambangan	865,471	1,029,467	1,190,612	1,363,172
2	Pertambangan dan Penggalian	716,710	879,305	970,665	1,087,865
3	Industri Pengolahan	1,369,234	1,575,292	1,721,194	1,864,892
4	Listrik, Gas, dan Air Bersih	49,119	56,789	64,125	72,497
5	Konstruksi	663,881	754,884	863,965	965,136
6	Perdagangan, Hotel, dan Restoran	882,287	884,477	885,152	1,003,979
7	Pengangkutan dan Komunikasi	617,520	664,790	641,500	637,279
8	Keuangan, Real Estate, dan Jasa Perusahaan	431,583	466,572	554,219	619,092
9	Jasa-jasa	633,383	752,820	804,127	863,371
10	Ekonomi Kreatif	472,999	526,999	578,761	641,815
	PDB Indonesia	6,446,851,9	7,422,787,2	8,241,864,3	9,169,129,4

Table 1 Creative Economy Contribution to Indonesian GDP

Salse Living's main product is home decoration product that could be categorized in creative product sector. The products of the creative industry will always evolve with technology, society and culture in the relevant age. An ideal creative product should create innovation by combining many elements for its product. For example Salse Living combining design and art craft in every products. UNESCO divides creative product sector into several subsectors. The subsectors are art crafts, audio- visual, design, new media, performing arts, publishing, and visual arts. Based on UNESCO data, the world's annual values and shares of creative goods export and import is extremely huge.

Produk	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Produk										
Art & Crafts	22 839	26 304	26 944	27 704	28 991	29 222	23 149	27 227	30 692	27 791
Audio Visual	17 869	15 876	16 960	16 634	19 607	18 574	16 599	19 130	16 715	20 748
Design	310 299	142 521	184 769	176 508	212 107	204 322	198 644	228 822	281 642	265 077
New Media	11 428	12 401	13 869	16 655	42 739	16 175	42 707	56 997	46 176	45 905
Performing Arts	3 491	4 008	4 273	6 478	6 689	6 326	4 819	6 624	5 348	5 246
Publishing	10 386	17 866	42 288	45 113	41 424	46 183	38 769	40 479	42 977	39 123
Visual Arts	18 567	15 570	21 218	23 523	33 591	27 984	19 455	23 895	36 438	22 533

Table 2 Values and Shares of Creative Goods, Imports, Annual, 2003 - 2012

Year	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Production	21 315	24 031	25 970	27 931	27 278	30 276	26 629	36 439	35 731	34 238
Value Added	22 340	23 969	25 962	27 281	28 067	29 299	24 872	35 057	35 199	32 084
Export	127 868	150 415	148 082	160 789	169 199	221 628	207 605	238 881	248 233	264 088
Share of Exports	9 888	12 089	12 082	14 086	15 627	44 822	40 281	48 387	48 962	48 879
Per Capita Exports	2 842	3 417	3 082	3 706	4 029	4 349	3 917	4 621	4 889	4 652
Production	22 613	27 229	28 747	31 086	32 482	47 898	46 842	52 179	42 881	38 282
Export	10 407	13 804	13 086	14 594	17 731	20 019	12 452	26 454	31 200	28 525

Table 3 Values and Shares of Creative Goods, Exports, Annual, 2003 - 2012

Design has to apply creativity to make the result must all work aesthetically, functionally and commercially. Design involves something with a problem to solve, goal, or objective. Good product certainly has a good design as well. Design has very strong connection with business. Every aspects of business is certainly affected by design, from the product or services, to the various forms of communications that express these products and services, to the environments where customers interact with the offerings.

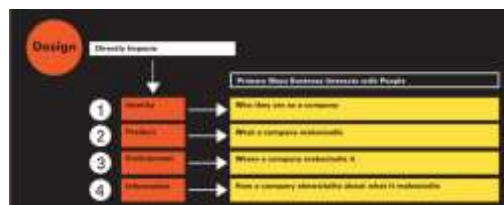


Figure 4 Diagram that Explains Connection Between Design and Business

Design has many functions and has broad form. Design itself is closely linked with the illustration, which are one of the elements of art and design. As an art and design element, illustration has variety functions that can be applied in creative product. Bringing a visual form to a message is the role of the illustrator in the business combine smart analytical thinking with practical skills to create images that have something to be delivered. By utilizing proper illustration in a product or service, a company could get more benefit. Nowadays, illustration has become an inseparable part in a creative industry. The use of illustrations is commonly applied as a part of the supporting elements of a product or service.

C. Benchmark Analysis

This part will identify and compare other companies that have similar process and product with Salse Living. First company is IKEA from the point of view of business and production system. The next company is Donna Wilson from the point of view of design and smaller scale industry compared with IKEA. Although both company's business systems are fairly different, Salse Living could learn and combine many potential value to be implemented in company's future. The way IKEA create a relevant offer at a genuinely low price is by shortening the distance between the need of the customers and the possibilities at the suppliers. To guarantee its low price, IKEA has unique production method what they called *Overtag*. *Overtag* is one of unique IKEA way of combining the use of inexpensive, good raw materials, rational production methods and all other low-cost factors at the disposal through out the whole value chain to develop home furnishing items of good design and function at prices substantially below the lowest known price. IKEA business model can be seen on Figure 5.

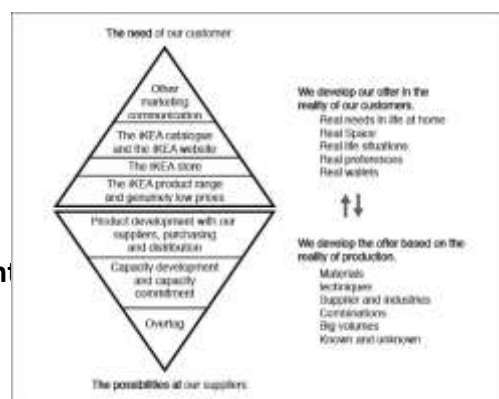


Figure 5 IKEA Business Model

IKEA business idea is based on a partnership with the customer. They start with designers working with manufacturers to find smart ways to make furniture using existing production processes. Then their buyers look all over the world for good suppliers with the most suitable raw materials. Next, IKEA buys the raw material in bulk on a global quantity, so that they could get the best deals. By combining this business idea with low costs in all operations, customer can get the lowest price.

Donna Wilson is an UK creative product company named after the founder, Donna Wilson herself. The company was established in 2003 after making odd knitted creatures for her final show after graduation at the Royal College of Art. In 2010 Donna Wilson produces most of her work from a studio and workshop in London by employing two full-time staff. For detailed and small pieces, such as toys and scarves, the goods are knitted on a machine. Meanwhile, for larger products, such as blankets and cushions are knitted outsourced by a small family-run business in Scotland.

Donna Wilson sells her products through the company's direct official web shop, wholesale and design store. In Asia, Donna Wilson has wholesale agents in Singapore, Japan and South Korea. In recent years, Donna Wilson has collaborated with John Lewis, a chain of upmarket departments stores operating throughout Great Britain. Her knitted, animal shaped cushions are become best seller at John Lewis. Recently, Donna Wilson has released more various products by participating into fashion industries. Her knitted products at John Lewis are increasing by releasing a collection of children wear and her new collection of women's knitwear that will be available on autumn 2015. It is amazing to know that Donna Wilson's product is now known globally and become the best seller in Great Britain upmarket level retail store. Donna Wilson has become Salse Living's role model for their effort and creative product company from the very first time, from the goods produced to the illustration implementation on every product. Also, the use of local manufacturers, supplier and craftsmanship to keep them alive become Salse Living motivation to do the same thing to help local resources and local wisdom keep alive.

A. External Analysis

1. PEST Analysis

PEST Analysis explains the influence of the external environment that affecting Salse Living business development from the Political, Economic, Social and Technological point of view.

Political

Nowadays, The President separates the field of creative economy from the Ministry of Tourism. However, the Creative Economy Agency was formed to drive the Indonesia creative economy. The Creative Economy Agency will be led by the directors, which are formed by various creative background experts. This newly formed field will be maintained by the Creative Economy Agency that will be one level below the ministry. It is expected that the new creative industry players will get benefits as we will get a positive effect of the changes made by the Indonesian government.

Economy

Indonesian economic growth has been getting better since the last 2 years, and predicted will climb for the next period. Creative industry has given large contribution to Indonesia economic growth. It was 7 percent of National GDP from 2012 to 2013. The most contributed sectors are fashion, culinary, craft, publishing and printing. Creative economy

also has absorbed 11.8 million workers of the total national workforce nationwide in 2013. The creative economy sector has created 5.4 million new businesses or about 9.68 percent of the total number of national businesses, as well as contributing to national revenue amounted to Rp119 trillion by 5.72 percent of total national exports. Clearly that Salse Living could contribute to Indonesia economic growth by exporting more items, using local material and utilize local worker.

Socio-cultural

Salse Living market range is consumer from middle-class to the upper class society. Salse Living could take the advantage of increasing the number of this community in Indonesia because of their fairly high purchasing power. The middle class society has its own unique characteristics, they are beginning to start consumptive and buy something that they don't really need. At the level of the middle class, people began to search comfort, safe and fulfillment of their social needs.

Technology

Salse Living is taking the advantages of social media booming in Indonesia such as Instagram and Facebook. Also, improved internet connection service and reach in Indonesia is accompanied by the growth of Internet users through mobile devices. This is also supported Salse Living's business to increase sales and promotion through online media to be more appropriate and efficient. Salse Living will optimize the use of electronic gadgets and smart phones, where Salse Living target market is middle class people who mostly have a smart phone to interact each other and carry out their business activities. The development of communication technology makes better logistics, marketing and effective business, reduces cost for Salse Living business.

2. Porter's 5 Forces Analysis

Porter's Five Forces model is business analyze tool created by Michael E. Porter to analyze levels of competition within an industry and business strategy development.

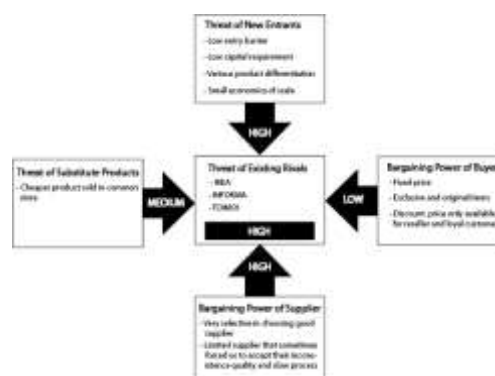


Figure 6 Porter's Analysis of Salse Living Business

Bargaining Power of Buyer

Salse Living's bargaining power of buyer is in low condition, because Salse Living is controlling the price by keeping the price range on customer demand. Also, Salse Living offers exclusive and original product, which is only available in Salse Living. Salse Living is able to force customers to buy the product with the offered price. The bargaining power of suppliers is described as the market of inputs. In order to make premium quality at an affordable price, Salse Living really concern about the quality of every material selected. Sometimes Salse Living is forced by the supplier to accept their inconsistency of quality, differ price, delayed and unfinished jobs, and their slow process that affect to Salse Living's selling and customer's trust. The author can conclude that bargaining power of supplier is at high level.

Bargaining Power of Supplier

It's easy to find a store that sells home and living product, but generally the goods they sell doesn't have a strong concept, not unique and have common design. Salse Living's product has unique characteristics, like the exclusive design. . Salse Living products are easily replaced with the similar product, but Salse Living also has unique products that

are not owned by the other competitors. Then the author concludes that the level of Threat of Substitute Products is at a medium level.

Threat of Substitute Products

Currently there are a lot of home decoration products are available in the market. To enter this business is not difficult, because the entry barriers are low. Anyone can make similar products. Low entry barriers will result in declining industry profitability which causing of the growing competition among companies. . By thinking the design originally Salse Living expected to grow high customer loyalty. Although Salse Living has fairly good product differentiation, but overall Salse Living found it is easy for new entrants to enter this business, so the level of threat of new entrants is high.

Threat of New Entrants

Companies that innovate their product can reach a huge profit compared with another company that don't do innovation in the same business field. Nowadays, competitors could gain access to technology rapidly in a relatively short time. They will be able to produce similar products produced by the innovator company. This is why Salse Living feels challenged to make good and unique products every time. This tight business competition is forcing Salse Living to continue innovate in creative ways, either creating a new product or illustrations in order to continue to compete with larger companies. The author can conclude that the Threat of Existing Rivals for Salse Living is at high level.

A. Internal Analysis *Business Model Canvas*

Customer Segment

The targeted customer of Salse Living are adult women and men from medium and high class economic level who loves unique design, hand made crafts and artsy home and living products. Most of Salse Living's customers are the people who want to decorate their home and interior with unique and creative goods. To reach and accommodate the customer market, Salse Living put the products in some concept stores that have related concept with the products. For now, Salse Living's selling activity mainly on social media network, such as Instagram and Facebook. Instagram user is Salse Living's main target due to its popularity among Indonesian social media user for uploading daily photograph in creative ways.

Value Propositions

The value that Salse Living could deliver to the customer is Salse Living offers various original illustrations on every product that could not be found in other competitor. The illustration Salse Living made is so original that have a story in every illustration to make Salse Living product have its own characteristic. One of the customer's problem that Salse Living helping to solve is to help customers to decide what kind of style and design (illustration, color, shape and size) are suitable for their home interior and needs. In some case, Salse Living also draw the illustration based on customer's request to make the products seems exclusive to the customer. The customer needs that Salse Living need to satisfy are providing perfect product, including the premium quality, design accuracy, reasonable price, fast production, and fast delivery time to customer's hand.

Channels

Salse Living has direct owned channel by opening an account in social media such as Facebook and Instagram. Nowadays, it is easy and convenient to use social media through common gadget or smart phone. We can connect with million of people directly without boundary. Salse Living also utilize indirect partner channel through partnership with some concept stores in Bandung area.

Customer Relationship. Type of relationship does each of Salse Living's Customer Segments expect to establish and maintain with the customer is personal assistance based on human interaction. As a company representative, Salse Living communicate directly with customers to get help during the sales process or even after purchase is complete.

Revenue Stream

Salse Living's type of Revenue Streams is transaction revenue resulting from one-time customer payment. For customer who ordered custom design, the customers don't need to pay anything for more after they receive the goods. They not only get the product, but

they are also getting the raw data for free of charge. So customers are free to use the design wherever and whenever they want. The way to generate Revenue Streams is through asset sale by selling ownership rights to a physical product. Key Resources Salse Living Key Resource is on the Human side. Human resources are very crucial in Salse Living's business models. As the home decoration product company that involves human touches in every aspect, from illustrator, tailor, craftsmen to quality control. As mentioned before, Salse Living not only sells its physical products, but also sells its artistic value through the illustration in almost every product. To make a good illustration, Salse Living need a designer who has fair knowledge, wide vision, wild imagination, full of ideas, creative in person, able to use graphic design software, and able to draw skilled illustration manually or digitally.

Key Activities

Salse Living requires Key Activity from the production category, because this category relate to designing, making, and delivering a product in substantial quantity and great quality. Production activities dominate the business model of Salse Living.

Key Partnerships

Salse Living's type of partnership is buyer-supplier relationships to assure reliable supplies. The form of partnership or buyer-supplier relationship is to optimize the allocation of resources and activities. It is nearly impossible for a company to own all resources and activity. That is why optimization and economy of scale partnerships are formed to reduce production cost. Salse Living's motivations for creating a partnership with suppliers and outsourcing is for the optimization and economic of scale. Salse Living is involving outsourcing for some production steps.

Cost Structure

Salse Living is now applying low cost structures to its business model. In the beginning, Salse Living started to run a business with a very limited budget, so Salse Living didn't purchase unnecessary and expensive inventory to push the cost spent. Salse Living's cost-driven business model is now focused on minimizing the costs wherever possible. By determining low price Value Proposition and extensive outsourcing, Salse Living could save large amounts of money and could distribute it for other more productive thing. The characteristic of Salse Living's Cost Structure is the variable cost structure. Variable costs structure is the costs that vary relatively according the volume of goods produced.



Figure 7 Salse Living's Business Model Canvas

D. SWOT Analysis

SWOT analysis explains the key strengths and weaknesses within the company and also describes the opportunities and threats after doing external and internal analysis. It also enables companies to identify both internal and external influences. Strength analysis shows characteristics of the company's business that give it an advantage over other company. Weakness analysis shows characteristics that place the business at a disadvantage relative to others. Opportunity analysis explains the elements that the company could exploit to its advantage. Threat analysis explains elements in the environment that could cause trouble for the company.

STRENGTH Illustration Point High Quality Product Custom Design Service Customer Relationship	WEAKNESS Limited Human Resources Limited Budget Poor Distribution and Promotion Slow Customer Growth
OPPORTUNITY Wider Market Export Opportunity Custom Design Market Creating New Trends	THREAT Big Company That Will Inade the Marketplace New Competitor With More Innovative Product Dependence on Supplier Limited Market

Figure 8 Salse Living's SWOT Analysis

E. Root Cause Problem

Based on the internal and external company analysis that has been done before, it is known that there are problems faced by Salse Living in developing its business, which are:

1. Lack of human resources
2. Lack of promotion and publication
3. Need to develop new and innovative product
4. Need to build a workshop or small office

The four root causes mentioned above are the root cause of the problems that could become based foundation for creating problem solving that needs to be considered for developing accurate strategies for Salse Living.

3. Business Solution

This part provides an overview of Salse Living's strengths, weaknesses, opportunities, and threats coming from both external and internal environment. We need to analyze business strategies that will be used to determine suitable alternative implementation plan.

A. TOWS Matrix Analysis

TOWS analysis use of the SWOT (Strength, Weakness, Opportunity, and Threat) inputs, but TOWS Matrix reorganizes and integrates them more deeply into the business strategic planning process. The TOWS Matrix analysis is a tool to develop strategic options from an external and internal analysis. By analyzing internal environment (weaknesses and strengths) and external environment (threats and opportunities) Salse Living can use these techniques to think about the strategy of whole company. The TOWS matrix analysis is divided into four points, which are SO Strategy (Strength- Opportunities), ST (Strength-Threat), WO Strategy (Weakness- Opportunity), and WT (Weakness- Threat).

EXTERNAL FACTORS	OPPORTUNITIES	THREATS
	1. Wider Market 2. Export Opportunity 3. Custom Design Market 4. Creating New Trends	1. Big Company That Will Inade the Marketplace 2. New Competitor With More Innovative Product 3. Dependence on Supplier 4. Limited Market
INTERNAL FACTORS		
STRENGTHS	SO STRATEGY	ST STRATEGY
1. Illustration Point 2. High-Quality Product 3. Custom Design Service 4. Customer Relationship	1. Increase sales channel. (O1, O3, O4, S3) 2. Meet export quality product. (O2, S2) 3. Promote myself personally as an Illustrator. (O4, S1, S4) 4. Collaborate with another creative product. (O1, S4)	1. Having product character as a differentiation. (T1, S1, S3) 2. Maintain our legal customer by maintaining illustration. (T2, O1, S4) 3. Using personal approach. (T3, S4) 4. Create a new sub-brand for custom design. (T4, S3)
WEAKNESSES	WO STRATEGY	WT STRATEGY
1. Limited Human Resources 2. Limited Budget 3. Poor Distribution and Promotion 4. Slow Customer Growth	1. Widen the online market. (O1, W3, W4) 2. Optimizing outsourcing. (O1, W1) 3. Collaborate with home interior product. (O4, W1, W2) 4. Build a workshop. (O1, O3, W2)	1. Enhancing product innovation. (W2, T1, T2) 2. Try another segment market. (W4, T4) 3. Attend offline events for direct selling. (W1, W4, T2) 4. Hire an assistant for in-house production. (W1, T3)

Figure 9 Salse Living's TOWS Matrix

SO Strategy

The Strengths and Opportunities (SO) analysis describes about using the strengths point to take advantage of the opportunities. Next are the SO Strategies from TOWS Matrix above:

- Increase sales channel by expanding the market into fully customized design market. (O1, O3, O4, S3)
- Meets export quality by maintaining current quality, and find the export standard and regulation. (O2, S2)
- Promote the owner personally as an illustrator by opening a new Instagram account with promoting the owner's artworks to gain more followers. (O4, S1, S4)
- Having cooperation with other brand or store from another creative product. (O1, S4)

ST Strategy

Strengths and Threats (ST) analysis describes about how Salse Living can take advantage of strengths to avoid real and potential threats. Next are the ST Strategies from TOWS Matrix above:

- Having product characteristic as a differentiator from the big companies to target another segment. (T1, S1, S3)
- Maintain loyal customer by maintaining illustration as Salse Living's product added value. (T2, S1, S4)
- Using personal approach to ensure the customer about their ordered products. (T3, S4)

Creating a new sub-brand, which is specialized for optimizing the custom design cushion. (T4, S3)

WO Strategy

Weaknesses and Opportunities (WO) explains how Salse Living can use opportunities to overcome the weaknesses Salse Living is experiencing. Next are the WO Strategies from TOWS Matrix above:

- Widen the online market by creating website for promotion and e-commerce site. (O1, W3, W4)
- Optimizing outsourcing channel to get the job done. (O1, W1)
- Combining the product with an interior designer brand to get more channeling. (O4, W1, W2)
- Build a small workshop that also has a role as an office to display Salse Living collections. (O1, O3, W2)

WT Strategy

Weaknesses and Threats (WT) strategy explains how Salse Living can minimize weaknesses and avoid threats. Next are the WT Strategies from TOWS Matrix above:

- Enhancing product innovation by feature more craft to Salse Living product to be combined with the illustration. (W2, T1, T2)
- Try another segment market by making higher level of products. (W4, T4)
- Attend more offline events (direct selling) to promote and market Salse Living product by participating in more pop-up market to get closer to the customer. (W3, W4, T2)
- Hire an assistant or an employee who will do multitasking jobs such as online administrator and helper for in-house production. (W1, T3)

B. Business Strategy Recommendation

From TOWS Matrix analysis above, Salse Living can analyst and foreseen the business strategies for develop the company. Business Strategy is management's plan for strengthening the company's performance, which states how business have

to be driven to achieve the goals. A strategy will guide a company to achieve its success, but having a good strategy and executing the strategy well, does not guarantee success. Business strategy usually described as a long-term business planning, which could take years to develop.

Salse Living's business strategies are divided into five main strategies, which are marketing strategy, production strategy, human resource strategy, research and development strategy, and financial strategy.

Marketing Strategy

A marketing strategy is therefore a marketing plan that is designed to achieve the marketing objectives on business strategy recommendation. Marketing strategy objective is to increase sales and achieving a sustainable competitive advantage. Marketing strategy including short and long term activities in the marketing field that deal with the analysis of the company's strategic situation, formulation, evaluation and selection of market-oriented strategies and contribute to company's goals and its marketing objectives.

Salse Living will widen the customer reach and online market opportunity by creating Salse Living official website for promotion purpose and e-commerce site (O1, W3, W4). Salse Living is now planning and drafting to build Salse Living company website. The website is needed for the company as identity and company's virtual home to get more trust from the customer. We also want to build a website that support e-commerce transaction to. This web site has to be smart phone and gadget friendly, due to today people's mainly do their activity and interaction on a smart phone. Salse Living also wants to sell the product to global market through Etsy. Etsy is an e-commerce web site where people around the world connect, to make, sell and buy unique product. To sell Salse Living product on Etsy, Salse Living just have to follow their guidelines to make a transaction.

Salse Living has cooperation with other brand or store from another creative product (O1, S4). Salse Living has signed contract or agreement with 3 partner concept stores. They are Kado-Kado Gift Shop, Happy Go Lucky, and Toko Ini Itu. Each store has its own different shop characteristic, but they have the same creative product line. For example, Kado-Kado Gift Shop focuses on selling gift products for women and decorated wrapping. Happy Go Lucky focuses on fashion and fashionable craft product. While Toko Ini Itu focuses on local creative hand made product. Salse Living have to pay the consignment fee about 25% to 30% for every item sold, which will be cut from overall product sales in the end of the month. Salse Living is planning to cooperate with more concept store in Jakarta in the near future.

Next Salse Living's marketing strategy is combining the product with an interior designer brand to get more channeling (O4, W1, W2). Salse Living is now under negotiating with Livaza, an newly established e-commerce company, which specialized in home and living and furniture product. This company promotes and sells their product through Instagram and their e-commerce web site. Livaza also opened its real store and office in Jakarta since February 2015. Salse Living has the same vision about give the customer the best shopping experience to get high quality, handmade, luxurious products at an affordable price.

Next Salse Living's marketing strategy is attending more offline events to promote and market Salse Living product by participating in more pop-up market and art event to get closer to Salse Living customer (W3, W4, T2). By doing this kind of direct selling activity, Salse Living can observe to understand what the customer wants by asking about what they are really needs. We also can gain more customer attention and trust by participating in offline events. We will take advantage of this opportunity to find customer who are willing to be Salse Living reseller. Now, Salse Living's reseller will get discount from 20 % to 25 %, depend on the ordered quantity.

The last Salse Living's marketing strategy is maintaining Salse Living loyal customer by also maintaining illustration as Salse Living's product added value (T2, S1, S4). Until now, Salse Living has received many compliments from Salse Living customer

about the illustration quality. This illustration point has become the reason the customer purchased Salse Living product. Salse Living uses and explores the illustration point as one of Salse Living marketing tools to gain more customers. The owner should promote himself personally as an illustrator by opening a new Instagram account to promoting his artworks to gain more followers for Salse Living account (O4, S1, S4).

Product Strategy

Product strategy draws from the vision of the product, which states where the product will end up. By setting a product strategy, Salse Living can determine the direction of Salse Living product's effort. Salse Living's product strategy is coming from the result of combining product design with business strategy. Salse Living should utilize the product strategy in strategic planning and marketing to identify the direction of the company's activities.

The first Salse Living product strategy is increasing sales channel by expanding the market into fully customized design market (O1, O3, O4, S3). The process of doing the original design and customized design is very different. When Salse Living is doing the original design, Salse Living is free to release all the products that already discussed and designed. In the other way, when Salse Living is doing the customized order, Salse Living has to understand what Salse Living customer wants. The production process begins with the intensive and direct communication with customer to make sure about the correct design and size they want. Although the design process is sometimes complicated, the production is remains the same with Salse Living original product. Salse Living is now trying to reach more customers by adding caricaturized illustration into Salse Living newest design service.

The next Salse Living's product strategy is by having product characteristic as a differentiator from the big companies to target another segment (T1, S1, S3). The design process is now having the biggest portion in job description since Salse Living is selling the artistic value also in every products. Our strategy is enhancing the illustration works to become Salse Living most valuable added value even compared with bigger company. Since design and illustration has become one of Salse Living main services, Salse Living is concern so much about the designing production.

Salse Living production is now depending on supplier too much. Sometimes Salse Living is just following the condition for the inconsistency of provided material. Since Salse Living has already promised to customer about giving the best quality, this inconsistency has become one of Salse Living obstacles to provide the best quality. This unavoidable thing has forced us to use personal approach to ensure the customer about their ordered products (T3, S4). Salse Living is maintaining good relationship with Salse Living customer, so it is quite easy for us to explain and ensure the customer if something unpleasant thing occur in Salse Living product, such as delayed production and inconsistency color scheme.

Human Resources Strategy

The ideal human resources strategy should connect between human resources management and the overall strategic plan of a company. Human resource is taking a big part in Salse Living's main problem.

Salse Living human resource strategy is hiring an assistant or an employee who will do multitasking jobs such as online administrator and helper for in-house production. (W1, T3). The assistant should meet Salse Living criteria and job description, such as can operate the standard graphic design software and willing to do some hand craft job. Salse Living will design the suitable Standard Operating Procedure (SOP) to be implemented and executed by Salse Living employee. Salse Living will pay the salary with nearly Bandung regional minimum wages (UMR). Salse Living is planning to hire a graphic designer to help Salse Living design process if it is already necessary to have them. A freelance graphic designer or internship student from university is the most possible help for now company's condition.

Another Salse Living's human resources strategies is optimizing and expanding the outsourcing channel (O1, W1). Salse Living has the opportunity to widen the market

reach by expanding Salse Living product, but Salse Living has limited human resource to make it happen. By doing the outsourcing for specific jobs, the owner can also free internal resources for another purposes. Choosing the right outsourcing partners or vendor is the most important thing to make the company run. The outsourcing should act as Salse Living partner, not just act as the worker. By doing so, the outsourcing should understand the company goals and objectives, ability to provide open communication, and have commitment to quality.

Research and Development Strategy

Salse Living is growing by doing many trials and errors during the start up process. Salse Living has researched everything from zero to understand about the best material and production process. We also responsible to ensure that the quality of every Salse Living's product will be accepted by Salse Living customers.

First research and development strategy is to meet export quality by maintaining current quality, and find the export standard and regulation (O2, S2). Salse Living is targeting to reach international market in the near future. To reach the dream, Salse Living has to be ready and get prepared about the tight competition in creative product and its complex regulation. Salse Living is really concern about the quality, because only by maintaining the best quality and optimizing the creativity, Salse Living can compete with another competitor. Salse Living will enhance product innovation by featuring more craft to Salse Living product to be combined with the illustration (W2, T1, T2). Salse Living is thinking to create more unique variation of home and living products. Hand crafted product will gain more appreciation in overseas market and can sell with better price. By doing this, Salse Living means to try another segment market by making higher level of products (W4, T4).

Salse Living will explore more segmented market by creating a new sub-brand, which is specialized for optimizing the custom design cushion (T4, S3). Recently, customer number who ordered custom design is rising, and contributes large profit to the company. Salse Living also aims B2B market by creating new sub-brand from Salse Living, which specialized in customized design and order. Salse Living's concept by implementing original illustration and design is completely opposite with the desired customer's custom order and illustration.

Financial Strategy

Financial Strategy function is providing a competitive excellence through lower expenses and has flexible ability to raise capital for supporting the implemented business strategy. Salse Living starts the business with very limited fund and resources. Currently, the owner is doing the job in the his living room as the workshop and the owner's guest room as the storage room. The owner thinks it is not necessary to rent a house for office, production, show room and warehouse right now. Salse Living should invest more fund by expand the assets into long-term assets. In the near future, to annihilate the building rent cost, Salse Living will utilize and optimize the available space in the owner's house by building a small workshop that also has a role as an office to display Salse Living collections (O1, O3, W2). By having a SOHO (Small Office / Home Office), Salse Living can widen the market by gaining more customers trust. We also have an opportunity to expand the custom design market by inviting the customer directly to Salse Living workshop or office. In addition, Salse Living should purchase proper equipment to support the production process to improve its productivity on the workshop and office.

1. IMPLEMENTATION PLAN

For the future implementation plan, the programs are divided into 3 parts. The parts are immediate, concise, and long term program. There are 4 immediate term programs, 2 concise term programs, and 3 long-term programs to be implemented in the near future. By combining and sorting out all of strategies above into implementation time, Salse Living can understand which strategy should be implemented first and which strategies could be implemented latter.

For immediate term, these actions will be implemented soon in the next one or two months. This term is urgent and need to be implemented as soon as possible, due to this activity involving marketing and publication for Salse Living. The first possible immediate action is to build a relationship with other brand or store from another creative product. Salse living already have cooperation with 3 concept stores in Bandung and willing to expand the cooperation in Jakarta in the near future. So, the most possible way is offer and promote Salse Living product to the concept store by contacting the store directly.

The next possible immediate term program is create official website for promotion purpose and e-commerce web site, which is now still on the drafting process. The owner is searching someone who are capable to make the website within budgetary limit. Salse Living already prepared almost all the material, such as product photography. The project will be started soon on June this year. Also Salse Living is planning to sell the product on Etsy.com. Salse Living is now preparing the Paypal for the payment system from Etsy.

The next possible immediate program is combining the product with an interior designer brand to get more channeling. Salse Living has already signed the contract this May to become the partner or supplier for Livaza.com. In the first term, they ordered 27 pcs of customized illustrated plushy exclusively for Livaza. They also offered another contract that allow us to sell Salse Living product through Livaza.com. Salse Living will become their regular supplier latter after finishing their first order. This is good for Salse Living publication and promotion to broader market. The last possible immediate program is enhancing product innovation by featuring more craft to the product to be combined with the illustration. Next June, Salse Living will try to make prototypes for various home and living products. Salse Living will stay focus on providing good product without neglectin characteristic by implementing unique and artistic illustration in every product. The sampling and prototype step will take about 1 month before released in on public. Salse Living needs to add more item variation for future collection.

Concise term will be implemented in about 3 to 4 months and will have longer effect for Salse Living business development than the immediate program. This strategy needs more extra efforts to develop and implement, including time, money and patience. The first concise term strategy is attending more offline events to promote and market Salse Living product. This strategy can be implemented by attend more pop-up market, art events, and bazaar. Salse Living needs to focus on preparation, such as preparing the booth, decoration, and product stock. The next concise term program is promote the owner personally as an illustrator by opening a new Instagram account to promoting the owner's artworks to gain more followers for Salse Living account.

For long term strategy, once the sales increases and stable, Salse Living will hire an assistant or an employee who will do multitasking jobs such as online administrator and helper for in-house production to help the owner's job and make the company more productive. The employee will be paid with monthly salary. Salse Living also planning to hire a graphic designer to help the design process if it is already necessary to have them. Because Salse Living has limitation in fund, the most possible way is to find a freelance graphic designer or internship student from university. Salse Living is planning to contact a freelancer or internship student in August 2015 and hire an employee latter after everything settle.

The next long term strategy is exploring more segmented market by creating a new sub-brand, which is specialized for optimizing the custom design cushion. The customer number who ordered custom design is rising, and contributes large profit to the company. Salse Living also aims B2B market by creating new sub-brand from Salse Living, which specialized in customized design and order. If the demand is high, Salse Living will declare a new brand in 2016 to focus only on customized design.

The last long term strategy, Build a SOHO (Small Office /a Home Office) in owner's house. By having a SOHO (Small Office / Home Office), Salse Living can widen the

market by gaining more customers trust. Salse Living also has an opportunity to expand the custom design market by inviting the customer directly to Salse Living workshop or office. In addition, Salse Living should purchase proper equipment to support the production process to improve its productivity on the workshop and office. This step will take long time to completed, starting to plan and renovate the owner's house. The program will be started approximately in September 2015 and completed around November 2015. This is will be Salse Living biggest investment.

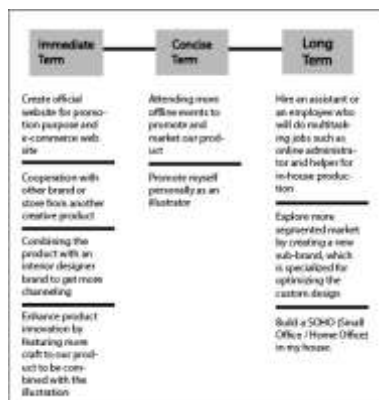


Figure 10 Future Action Plans of Salse Living

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II.TINJAUAN PUSTAKA

2.1 Pengertian Strategi Pemasaran

Strategi pemasaran (Kotler, A. d. 2020) adalah upaya memasarkan suatu produk, baik itu barang atau jasa, dengan menggunakan pola rencana dan taktik tertentu sehingga

jumlah penjualan menjadi lebih tinggi. Pengertian strategi pemasaran juga dapat diartikan sebagai rangkaian upaya yang dilakukan oleh perusahaan dalam rangka mencapai tujuan tertentu, karena potensi untuk menjual proposisi terbatas pada jumlah orang yang mengetahui hal tersebut.

2.2 Konsep Strategi Pemasaran

Banyak ahli marketing mengatakan bahwa kepuasan pelanggan adalah kunci utama dari konsep pemasaran dan marketing *strategy*. Dengan kata lain, setiap perusahaan memiliki cara tersendiri dalam melakukan proses marketing, sesuai karakteristik dan kesanggupan masing-masing.

Pada dasarnya tujuan akhir dari marketing itu tetap akan bermuara pada tercapainya kepuasan konsumen. Berikut ini adalah 5 Konsep Strategi Pemasaran:

1. **Segmentasi Pasar**
Setiap konsumen pasti memiliki kebutuhan dan kebiasaan yang berbeda. Perusahaan harus melakukan klasifikasi pasar yang sifatnya heterogen menjadi satu-satuan pasar yang bersifat homogen.
2. **Market Positioning**
Tidak ada perusahaan yang bisa menguasai seluruh pasar. Itulah alasannya mengapa perusahaan harus punya pola spesifik untuk mendapatkan posisi kuat dalam pasar, yaitu memilih segmen yang paling menguntungkan.
3. **Market Entry**
Strategi ini adalah strategi perusahaan untuk bisa masuk pada segmen pasar tertentu. Beberapa cara yang sering dilakukan adalah:
 - a. Membeli Perusahaan Lain
 - b. Internal Development
 - c. Kerjasama Dengan Perusahaan Lain
4. **Marketing Mix Strategy**
Marketing Mix adalah kumpulan dari beberapa variabel yang telah digunakan perusahaan untuk mempengaruhi tanggapan konsumen. Beberapa variabel tersebut diantaranya;
 - a) Produk (*Product*)
 - a. Harga (*Price*)
 - b. Tempat (*Place*)
 - c. Promosi (*Promotion*)
 - d. SDM (*Participant*)
 - e. proses (*Process*)
 - f. pegawai (*People*)
 - g. Bukti fisik (*hysical Evidence*)
5. **Timing Strategy**
Pemilihan waktu dalam melakukan pemasaran juga sangat penting untuk diperhatikan. Perusahaan perlu melakukan berbagai persiapan yang baik di bidang produksi, dan menentukan waktu yang tepat untuk mendistribusikan produk ke pasar

III. METODE PENELITIAN

3.1 Metode Pengumpulan Data

Adapun metode yang digunakan dalam penelitian ini adalah studi kasus dengan metode deskriptif dengan pendekatan kualitatif. Adapun teknik pengumpulan data dalam penelitian ini yaitu sebagai berikut :

1. **Observasi**
Observasi yang dilakukan dalam penelitian ini adalah pengamatan secara langsung terhadap fenomena yang terjadi.
2. **Wawancara**
Wawancara dilakukan untuk mengetahui, melengkapi, serta memperoleh data yang akurat dan sumber data yang tepat.

3.2 Metode Analisis

Metode analisis dalam penelitian ini yaitu mengumpulkan data kemudian diolah dan dipaparkan dalam bentuk deskriptif.

IV. HASIL ANALISIS DAN PEMBAHASAN

4.1 Hasil Analisis

Dengan strategi pemasaran yaitu meningkatkan pelayanan yang cepat, administrasi yang mudah, dan dari pihak manajemen harus lebih ketat dan lebih kreatif dalam memikat nasabah. Mengadakan kegiatan sosial ke masyarakat untuk meluruskan anggapan masyarakat bahwa BPR Kerta Raharja (Perseroda) Kantor Cabang Paseh sama dengan bank konvensional. Melakukan kegiatan yang membahas permasalahan yang sering di hadapi BPR Kerta Raharja (Perseroda) Kantor Cabang Paseh seperti seminar antar anggota ataupun pimpinan BPR Kerta Raharja (Perseroda) Kantor Cabang Paseh dan juga antar BPR Kerta Raharja (Perseroda) Kantor Cabang lain.

4.2 Pembahasan

4.2.1 Produk Layanan BPR Kerta Raharja (Perseroda)

Adapun layanan produk dari BPR Kerta Raharja (Perseroda) adalah sebagai berikut :

1. Tabungan
Produk yang pertama adalah tabungan. Menabung di BPR Kerta Raharja (Perseroda) tidak di kenakan biaya administrasi pada saat pembukaan maupun penutupan rekening. Besarnya biaya awal yang di setorkan pun terbilang ringan, mulai dari Rp10.000-Rp100.000. dana tabungan ini dapat di Tarik kapan saja ini tidak berlaku untuk jenis tabungan berjangka.
2. Deposito
Produk deposito di Bank BPR Kerta Raharja (Perseroda) bisa di katakana hampir sama dengan Bank umum. Bunga Deposito BPR rata-rata berada di angka 6% per tahun dengan piliham skema mulai dari 1,3,5, hingga 12 bulan. Seperti halnya produk tabungan biasa di BPR, produk deposito ini juga dapat di Tarik kapan saja oleh nasabah tanpa penalti.
3. Kredit
Hadirnya BPR di tengah masyarakat tidak lepas dari adanya kebutuhan kredit usaha mikro, kecil, dan menengah (UMKM). Oleh karena itu, kredit atau pinjaman menjadi produk BPR Yang paling terkenal di kalangan masyarakat. Secara umum fasilitas kredit yang di tawarkan BPR adalah kredit usaha kecil, kredit kepemilikan tanah, dan kredit multiguna. Kredit yang di sediakan hanya sebagai kredit tanpa agungan atau kredit untuk karyawan dan kredit untuk bisnis kecil. Meski memiliki layanan kredit, namun BPR Kerta Raharja (Perseroda) tidak melayani produk kredit.

4.2.1 Kebijakan Penerimaan dan Identifikasi Nasabah di BPR Kerta Raharja (Perseroda)

Kebijakan tentang penerimaan dan identifikasi calon yang sekurang kurangnya mencakup hal-hal sebagai berikut :

1. Permintaan informasi mengenai calon nasabah Antara lain:
 - a. Identitas calon nasabah
 - b. Maksud dan tujuan hubungan usaha yang akan di lakukan oleh calon nasabah dengan BPR Keta Raharja (Perseroda)
 - c. Informasi lain yang memungkinkan BPR Kerta Raharja (Perseroda) dapat mengetahui profil calon nasabah
 - d. Identitas pihak lain, dalam hal calon nasabah bertindak untuk dan atas nama pihak lain.

2. Permintaan bukti-bukti identitas dan dokumen pendukung informasi dari calon nasabah.
3. Penelitian atas kebenaran bukti-bukti identitas dan dokumen pendukung informasi dari calon nasabah, baik yang bertindak atas nama diri sendiri maupun sebagai perantara dan atau kuasa pihak lain.
4. Pertemuan dengan calon nasabah dilakukan sekurang kurangnya pada saat pembukaan rekening termasuk pembukaan rekening secara elektronik. Apabila di pandang perlu dapat di lakukan wawancara dengan calon nasabah untuk memperoleh keyakinan atas kebenaran informasi, bukti-bukti identitas dan dokumen pendukung calon nasabah.

4.2.1 Strategi Pemasaran Bank BPR Kerta Raharja (Perseroda) Kantor Cabang Paseh

Adapun strategi pemasaran BPR Kerta Raharja (Perseroda) yaitu :

1. Potensi dan segmentasi pasar

Pengembangan pasar dan pelayanan Sebagai upaya pengembangan pasardan pelayanan pada tahun 2020 perusahaan telah menetapkan kebijakan dan strategi yaitu :

- a. Pengembangan pasar

Sebagai upaya pengembangan pasar dan pelayanan pada tahun anggaran 2020 perusahaan telah menetapkan kebijakan dan strategi yaitu pelaksanaan kas keliling.

- b. Pengembangan pelayanan

Dunia perbankan saat ini mengalami kemajuan yang sangat pesat dengan berbagai permasalahan yang semakin kompleks, sehubungan dengan hal tersebut, maka peningkatan pelayanan terhadap nasabah wajib di perhatikan oleh BPR Kerta Raharja (Perseroda) harus dapat mampu melayani seluruh lapisan masyarakat yang berbeda di Kabupaten Bandung dan sekitarnya sesuai dengan visi dan misi serta maksud dan tujuan dalam upaya membantu dan meningkatkan kesejahteraan masyarakat Kabupaten Bandung dan sekitarnya.

2. Kebijakan strategi manajemen, upaya dan perbaikan kinerja serta upaya penyelesaian permasalahan

- a. Strategi manajemen

Untuk lebih tepat memonitor kedudukan BPR Kerta Raharja (Perseroda) terhadap perkembangan usaha di lingkungan Kabupaten Bandung khususnya Jawa Barat pada umumnya menyesuaikan dengan rencan dan strategi prioritas program dalam rentan waktu 5 (lima) tahun kedepan sebagai bahan pertimbangan dalam menyusun kebijakan manajemen dalam menetapkan strategi pengembangan BPR ke depan yang pada akhirnya ditujukan untuk mengoptimalkan pendapatan, efektif dan efisien operasional BPR Kabupaten Bandung dengan Visi dan Misi :

Visi

Menjadi Bank Perkreditan Rakyat (BPR) professional, kokoh, mandiri dan berdaya saing dalam pengembangan ekonomi masyarakat Kabupaten Bandung tahun 2024.

Misi

1. Penggerak dan pendorong laju pertumbuhan perekonomian UMKM si daerah
2. Sebagai salah satu sumber pendapatan asli daerah Kabupaten Bandung.
3. *Excelent service* (pelayanan prima)

Karena persaingan yang semakin ketat di perbankan, maka peningkatan pelayanan terhadap nasabah harus di perhatikan, adalah yang paling utama sudah di laksanakan pada tahun 2020 pada standar acuan yang jelas yaitu rencana bisnis BPR 2020. Adapun program yang sudah berjalan adalah:

- a. Edukasi literasi keuangan, dengan cara mengenalkan produk dan jasa keuangan, pengelolaan keuangan yang aman, dan investasi keuangan yang melanggar hukum sudah dilakukan di wilayah Kantor Cabang PT Kerta Raharja (Perseroda)

- b. Penambahan *IBS Collect*, per 31 Desember 2020 diantaranya :
 - Kerjasama dengan Bank umum dalam bentuk EDC mini ATM (EMA) dengan fitur-fitur layanan sebagai berikut:
 - Dapat menerima pembayaran transaksi dengan kartu debit yang termasuk dalam jaringan ATM bersama. PRIMA dan ALTO.
 - Dapat dipergunakan sebagai ATM non cash dengan fitur-fitur :
 1. Transfer rekening
 2. Transfer online ke rekening bank lain
 - Pembayaran tagihan kartu kredit, PLN, ponsel, asuransi, tiket pesawat terbang, pendidikan, internet dan TV kabel.
 1. Isi ulang pulsa
 2. Informasi saldo transaksi terakhir
 - Kerjasama dengan PDAM untuk membayar air ledeng/aie minum
 - Implementasi *IBS Collect* dan aplikasi *IBS mobile* (fasilitas *payment point*).
 - Penemuan sarana dan prasarana kantor pusat dan cabang direncanakan untuk tahun 2020 dengan nilai investasi.
4. Upaya penyelesaian permasalahan
 - 1) Pembangunan gedung baru
 - 2) Perbaikan sarana prasarana baik pusat dan cabang untuk tahun 2020 dilakukan secara bertahap yaitu perbaikan *lay out* (ruang nasabah dan posisi *Customer Service* serta *Teller*) dan pengadaan sarana prasarana seperti kendaraan roda 2, computer, meja ,kursi, dan perlengkapan kantor lainnya. Yang dilakukan sesuai dengan kemampuan keuangan PT.BPR Kerta Raharja (perseroda).
 - 3) Peningkatan kualitas SDM melalui pendidikan formal dan informal sampai dengan 30 Desember 2020, meliputi sosialisasi APU PPT, manajemen risiko, analisa kredit, penyelesaian kasus *Fraud* dan cara meminimalisasi kerugian, pemasaran dana yang efektif, penanganan kredit bermasalah berdasarkan aspek legal, SILK, audit, *entry data* nasabah dan system pengamanan,
 - 4) Peningkatan dana pihak ketiga, tabungan dan deposito berjangka dengan pelayanan yang lebih baik, dari pemasaran yang lebih ditingkatkan dengan upaya mendekatkan kegiatan pelayanan melalui mobil keliling dan bergerak ke pasar-pasar tradisional, ke sekolah sekolah dan tempat-tempat terdekat dari cabang atau kantor kas.
 - 5) Sebagai upaya standarisasi penggajian seluruh pegawai paksa konsolidasi dilakukan secara bertahap disesuaikan dengan kemampuan dan ketentuan pengeluaran biaya tenaga kerja sesuai ketentuan yang berlaku, maka sampai dengan 31 Desember 2020 sudah tidak ada lagi pegawai tetap yang gajinya di bawah UMK yang berlaku.
 - 6) Upaya penerapan perkembangan kinerja cabang dilakukan dengan cara diantaranya melalui perubahan struktur pegawai melalui program mutasi, peningkatan kualitas SDM, dipacu untuk meningkatkan volume usaha melalui target (*goal setting*) dana pihak ketiga, penyaluran kredit dan laba usaha.

Setiap perusahaan didirikan dengan tujuan tertentu, misalnya mencapai pertumbuhan tertentu, merebut pangsa pasar memberikan pelayanan dan meningkatkan jumlah nasabah.

V.SIMPULAN DAN SARAN

5.1 Simpulan

Berdasarkan hasil pengamatan penulis dan informasi yang diperoleh, maka dapat disimpulkan bahwa:

1. Strategi pemasaran yang dilakukan oleh BPR Kerta Raharja (Perseroda) Kantor Cabang Paseh yaitu *marketing mix*, yang terdiri dari :

- a. Strategi produk
- b. Strategi harga
- c. Strategi tempat
- d. Strategi promosi

Dari strategi pemasran tersebut terdapat strategi promosi sebagaimana terbagi menjadi beberapa media seperti *adversiting*, *personal selling* dan *public relation*.

2. Kendala-kendala yang menghambat Bank BPR Kerta Raharja (Perseroda) Kantor Cabang Paseh adalah tingkat persaingan yang tinggi dan pengetahuan masyarakat yang masih minim karena menurut penulis BPR Kerta Raharja (Perseroda) Kantor Cabang Paseh ini kurang mengembangkan produk pembiayaan yang mampu meningkatkan dengan lembaga keuangan lainnya, dan juga karena kurang setrategi dalam penempatan lokasi perusahaan.
3. Solusi dari kendala yang di hadapi BPR Kerta Raharja (Perseroda) Kantor Cabang Paseh adalah sebagai berikut :
 - a. Meningkatkan pelayanan yang cepat
 - b. Mempermudah administrasi
 - c. Pihak manajemen harus lebih ketat dan lebih kreatif untuk memikat nasabah
 - d. Mengadakan kegiatan sosial ke mayarakat tentang Bank BPR Kerta Raharja (Perseroda) Kantor Cabang Paseh.

5.2 Saran

Berdasarkan kesimpulan diatas, penulis mengemukakan dan menarik kesimpulan dari data yang ada, pada kesempatan ini penulis mencoba mengemukakan pendapat berupa saran-saran. Adapun saran-saran tersebut adalah sebagai berikut :

1. Nasabah adalah aset bagi sebuah keberlangsungan usaha di suatu bank, BPR Kerta Raharja (Perseroda) Kantor Cabang Paseh harus lebih memperhatikan nasabah terutama dalam meningkatkan jumlah nasabah. Diantaranya dengan promosi yang harus lebih aktif dan lebih kreatif untuk memikat calon nasabah. Lebih teliti dalam merekrut calon nasabah (dalam bentuk data identitas maupun riwayat kredit terhadap perusahaan lain).
2. Lebih giat dalam melakukan kegiatan pemasaran memperkenalkan BPR Kerta Raharja (Perseroda) Kantor Cabang Paseh kepada masyarakat untuk mencapai pangsa pasar yang seluas-luasnya. Kegiatan pemasarannya tidak hanya melalui *personal selling* saja tetapi di era sekarang yang serba *digital* dan maraknya masyarakat yang menggunakan sosial media seperti *website*, atau mungkin seperti situs lainnya bisa di manfaatkan untuk meningkatkan kegiatan pemasaran di BPR Kerta Raharja (Perseroda) Kantor Cabang Paseh.
3. Meningkatkan pelayanan SDM (Sumber Daya Manusia) dan dapat memperbaiki kualitas jaringan agar tidak sering terjadi *offline*

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