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This study used four stages of analysis measurement, namely SWOT identification of Bank Rakyat Indonesia EDC marketing, external and internal factor evaluation, SWOT matrix, and alternative strategies ranking.

4 RESULTS AND DISCUSSION

Based on the results of internal factor analysis, it was revealed the total score of 3,707, while the results of external factor processing reached 2,813. Furthermore, the total score of the IFE (Internal Factor Evaluation) and EFE (External Factor Evaluation) matrix depicted the value above 2.5, meaning that the strengths and opportunities of the potential marketing at the PT. Bank Rakyat Indonesia EDC machine could overcome the existing weaknesses and threats. From the results of the IFE and EFE matrix analysis, the quadrant position of the Bank Rakyat Indonesia EDC machine marketing strategy was demonstrated in the SWOT analysis diagram (Figure 1). The quadrant position was obtained by calculating the margin in the total score of opportunities and threats (vertical axis), and the margin in total scores of strengths and weaknesses (horizontal axis). The results of the total score margin calculation were obtained by the ordinate of 1.8728; -0.8490, located in quadrant 2.

Quadrant position 2 illustrates that the strengths and threats can be utilized for the development of Bank Rakyat Indonesia EDC machine marketing by supporting development policies
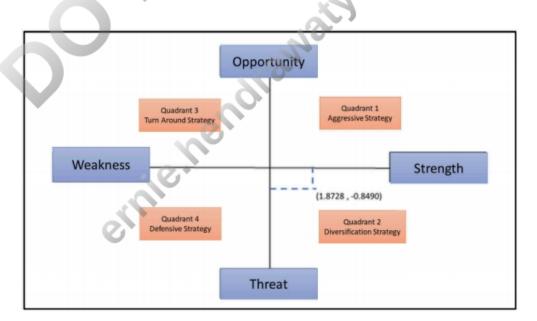

Figure 1. SWOT diagram.

with diversification strategies. From the SWOT matrix, the researchers recommend proposal alternatives, as follows:

- Improvement in the ease use of EDC BRI, which can be used for all cards and communicated by all sales teams to merchants.
- Promo in cash to merchants.
- Swipe Lottery with EDC Merchant Prizes.
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- BRIZZI card sales program in offices/agencies, i.e., Brizzi Goes to Office).
- 10% merchant discount promo.
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Based on a ranking analysis and discussion with the BRI's high-level management, three diversification strategies were chosen and prioritized for its aim at optimizing the marketing strategies of the EDC machine at Bank Rakyat Indonesia. The three strategies proposed to develop the marketing of EDC machines in this bank are:

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5 CONCLUSION

The SWOT analysis in this study found that alternative marketing strategies of the EDC machine at Bank Rakyat Indonesia lie in quadrant 2. This particular quadrant in the SWOT matrix suggests that the marketing strategy of the EDC machine at the Bank Rakyat Indonesia should follow alternative diversification strategies. The results of this study managed to provide answers to the aim of this study. Furthermore, the results offer three prioritized alternative strategies which can be used as suggestions in developing marketing strategies of the use of EDC machines at Bank Rakyat Indonesia, such as:

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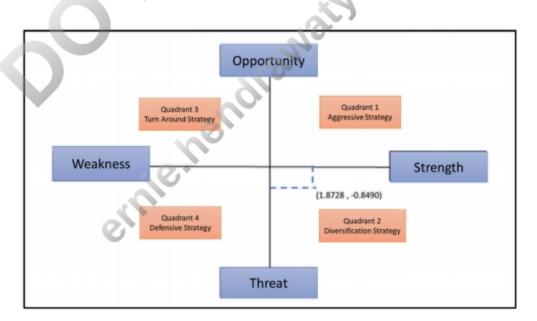

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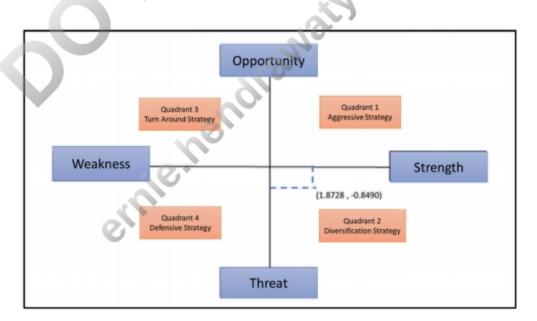

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