ABSTRACT

Credit has an important role in helping people fulfill their financial needs. BRIGUNA Credit Service is one of the credit products with uncomplicated terms and conditions offered by BRI. BRIguna credit consists of two types, namely BRIguna Karya, namely Unsecured Credit (KTA), this credit is channeled to prospective customers with a source of installment payments from fixed income (salary). While BRIguna Purna credit is given to prospective retired debtors who receive a fixed income in the form of pensions. Various companies including banks have implemented SWOT analysis in order to evaluate the overall strengths, weaknesses, opportunities, and threats to marketed products. SWOT is an assessment of the strengths and weaknesses of the resources within a company, and the opportunities and challenges that come from outside the company.

Keywords: credit, briguna, SWOT