

**SALES PROSES DALAM MENGIDENTIFIKASI, MEMAHAMI DAN MEMBUAT  
PRIORITAS BAGI NASABAH SEGMENT  
SMALL MEDIUM ENTERPRISE (SME)**

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*ABSTRACT*

*Bank Customers have become more critical in choosing banks to transact with, in line with the increasing needs of their businesses. On the other side, Banks are faced with a more intense competition. In managing the banking sector, then the role of a bank's staff in indentifying, understanding and prioritizing the segment to be served is of significant issue in contributing to the growth of the banking business. In the effort of retaining and to continuously increase the growth of lending and funding outstanding as well as the number of customers, the company is faced with constraints in the form of decreasing lending and funding outstanding from day to day, due to loan payoffs arising from loan maturity, excess fund or even customers moving to other banks. In this regard, strategies in prospecting new customers, exploring more into the customers' potential are needed. Based on the analysis of the survey result employing the descriptive survey method, in order to make sure that the process of identification of prospective customers in Small and Medium Enterprises (SME) segment by Relationship Officers (ROs) running well, focused and appeared to be truly professional in the eye of the customers, then the ROs must be equipped with a set of structured questions and be prepared with interview form in order to progress to the next prospecting steps. Marketing team, i.e. ROs, in understanding and making SME customer or prospective customer priorities, need to classify SME customers or prospective customers into Porcupine, Rabbit, Rhino, Buffalo, so that the feasibility and impact (profitability) from the respected customers or prospective customers can be measured in order to contribute.*

*Key words: small medium enterprise, perbankan, nasabah, funding*

**A. Pendahuluan**

Pada dunia perbankan keberhasilan dalam suatu pemasaran sangat dipengaruhi segmen yang akan dilayani perbankan tersebut. Secara umum segmen yang dilayani perbankan terdiri atas:

1. *Retail Banking*, yaitu segmen yang diperuntukkan bagi nasabah perorangan, pengusaha kecil (mikro). Umumnya plafond sampai dengan Rp.100.000.000,-
2. *Small Medium Enterprise (SME) Banking*, yaitu segmen yang diperuntukkan bagi nasabah dalam lingkup Usaha Mikro, Kecil dan Menengah (UMKM) dan koperasi. Umumnya plafond Rp.100.000.000,- sampai dengan Rp.5.000.000.000,-
3. *Corporate Banking*, yaitu segmen yang diperuntukkan bagi nasabah perusahaan korporat dengan skala usaha menengah ke atas. Umumnya plafond di atas Rp.5.000.000.000,-
4. *Trade Finance*, yaitu segmen yang diperuntukkan bagi nasabah perorangan atau perusahaan dengan lingkup usaha yang aktif di dalam transaksi perdagangan internasional/perdagangan lokal baik berupa barang-barang maupun jasa.
5. *Capital Market*, yaitu segmen yang diperuntukkan bagi nasabah yang menghendaki pendanaan melalui pinjam meminjam dalam pasar uang antar bank dengan menggunakan instrument *money market* sebagai dasar pengakuan

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