SWOT Analysis and QSPM for Digitalization of PT Mandiri Tunas Finance

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Abstract

With the development of businesses that maximize technology, economic development in several parts of the world is very rapid. Competition occurs a lot in various kinds of daily needs, including competition in the business world to achieve consumer satisfaction. But on the other hand, there are sections of society that have not been able to buy the goods they need with the resources that these individuals have. Where this encourages the emergence of finance companies that help people to be able to buy goods they need by using resources from finance companies. Based on the results of this research, even though PT. MTF can dominate the other 7 leasing companies in terms of "Attractive Credit Program", "Trusted", and "Famous". This is evidenced by the value of "Attractive Credit Program" which is 3.40, "Trusted" is 3.47, and "Famous" is 3.45. The results of the pre-survey reflect the lack of brand image that PT. MTF has when compared to its competitors.

Keywords: *Organizational Support, Organizational Culture, Millennial Employee Loyalty, PT. Mandiri Tunas Finance.*

A. INTRODUCTION

PT. MTF is a multi-finance company supported by PT Bank Mandiri (Persero) Tbk. PT MTF's business focus is on financing commercial vehicles, cars, motorbikes, individual customers and Mandiri KKB, as well as construction machines for fleet customers. In addition, PT MTF provides simple, innovative and competitive financing solutions for individuals and businesses to own cars (new and used cars), motorbikes and commercial vehicles. PT. MTF serves motor vehicle financing according to people's needs while offering attractive, easy and fast financing. As for service products from PT. MTF is Car Financing, Motorcycle Financing, Large Scale Motor Vehicle Financing (Fleet Financing), Heavy Equipment Financing, and Multipurpose Financing. Benefits of multipurpose credit, namely: competitive interest rates, easy and fast process, financing tenor of up to 3 years, affordable and fixed monthly installments, and easy payment method via Bank Mandiri auto debit.

In selling these services, PT. MTF, like any company, is of course always faced with various problems that can arise through various factors, whether they are internal or external factors of the company that must be taken into account, so that the product's position is able to compete in the market. External factors that companies need to pay attention to are competition, demand, economic, political and socio-cultural conditions, while internal factors include product, price, promotion and distribution (place), people, processes and physical evidence company activities in finding and getting the attention of potential customers. Where these things essentially interfere with the process of achieving company goals, which in general

every company has the same goal, namely to obtain as much profit as possible to support the survival of a company.

One of the problems being faced by PT. MTF is the company's inability to become the no. leasing company. 1 in Indonesia. On October 20 2022, the General Director of PT. MTF, Pinohadi G. Sumardi explained that PT. MTF aims to become the no. financing company. 1 in Indonesia and is the most dominant and popular company among people using financing services. Where this was stated in an event called Kickoff Corporate Plan PT. Mandiri Tunas Finance on October 20 2022, in Bali.

Based on the results of a survey conducted by PT. MTF in 2022, PT. MTF is still the no. financing company. 3 in Indonesia. Where is no 1 is PT. Astra Credit Companies and no. 2 is BCA Finance. From 2019 to 2021, the use of PT. MTF continues to increase. However, there was a decrease in financing per unit in those three years. In 2019, PT. MTF financed 115,106 motorized vehicles, whereas in 2020 and 2021 it was only 69,714 and 86,328 units. As for the digital marketing route that PT. MTF is usually done via Facebook, Linkedin, Instagram and the PT Website. MTF itself. However, the digitalization of the marketing strategy has not been implemented properly, there has been no review or control so that digital marketing has reached the point where it has an impact on the company. Apart from that, by having a parent company that has quite a good spirit in digital marketing, there is Livin Mandiri (m-banking service from Bank Mandiri). So it should be emphasized that digital marketing must be worked on or utilized optimally.

PT's marketing efforts have not been optimal. MTF through the four Digital Marketing channels has an impact on the instability of the decline in PT leasing services. MTF per unit. This is also related to the brand image of the company itself. In line with this, Shah el.al. (2012) explains that the Brand Image of a product can increase purchases or use of the product itself. This proves that PT. MTF can also improve the Brand Image of its products in order to increase the use of the products themselves.

In connection with this, researchers have conducted a pre-survey related to Brand Awareness and Brand Image which is represented through several indicators (Shah et al., 2012). The indicators in question are Easy to Access, Attractive Credit Program, Professional Service, Fast, Easy, Trusted and Famous. In connection with this, the pre-survey referred to has been carried out by researchers on several other leasing provider companies. PT. MTF only dominates the Top of Mind, Spontaneous and Total Awareness indicators for PT customers. MTF has. Meanwhile, from the Total and Non-User side, PT. MTF is dominated by other leasing companies. This explains that PT. MTF Brand Awareness to increase use of company services is not optimal and can still be improved.

In this regard, Wijaya (2013) shows that improving the quality of brand image is one of the best strategies for increasing the number of new consumers while still retaining existing consumers. Apart from brand image, consumer trust in the brand (brand trust) is also believed to influence consumer purchasing behavior intentions. As explained by Bouhlel (2011), consumer trust in brands, where consumers believe

that the brand will definitely be able to provide a quality product, also greatly influences consumer purchasing behavior intentions. The same thing is also explained by Rizan et.al., (2012), if a brand is able to meet consumer expectations or even exceed consumer expectations and provides quality guarantees at every opportunity for use, and the brand is produced by a company that has a reputation, then consumers will increasingly confident in their choices and consumers will have confidence in the brand, like the brand, and consider the brand as part of themselves. Previous studies on Digital Marketing have been researched by Yasmin, Sadia Tasneem, Kaniz Fatema (2015), Effectiveness of Digital Marketing in the Challenging Age: An Empirical Study, with the conclusion that Digital Marketing has become an important part of the company's strategy to increase sales volume.

B. LITERATURE REVIEW

1. Brand

According to Aaker (2018), a brand is a distinctive name and/or symbol (such as a logo, stamp, or packaging) that aims to identify goods or services from a particular seller or group of sellers and thus allows easier differentiation of the goods, and services produced by competitors. These brands compete for the top spot in consumers' minds. Kartajaya (2010, Putri and Atmosfäär 2018) defines a brand as an asset that creates value for customers by increasing satisfaction and assessing quality. According to Santoso (2013), brands play a very important role because brands are related to promises and hopes, therefore one of their tasks is to bridge consumer expectations when a company promises something to consumers. Before a consumer decides to buy a product or use a service, he first considers several aspects, starting from price to the quality of the product or service he chooses (Pamungkas & Sugiarto, 2015).

From a business perspective, brands also have many advantages. According to Tjiptono (2005 in Pamungkas 2014) brands can be useful for producers, namely as follows: 1) A means of identification to facilitate the process of handling or tracking products for companies, especially in organizing inventory and accounting records; 2) Form of protection for unique product features or aspects; 3) For satisfied customers, they can easily choose and buy again at another time; 4) A means of creating unique associations and meanings that differentiate the product from competitors; 5) Source of competitive advantage, especially through legal protection, customer loyalty, and a unique image formed in the minds of consumers; and 6) Sources of financial returns, especially regarding future income.

According to Kotler and Keller (2009), brand elements are tools for providing trade names that identify a brand. Most strong brands implement sharing of brand elements. The test of the brand building capabilities of these elements is what consumers think or feel about the brand. Brand elements can make a positive contribution to brand equity. There are six main criteria for selecting brand elements. The first three, memorable, meaningful and likable are the keys to brand building. The last three, transferable, adaptable and protectable are “defensive” criteria and

relate to how to influence and protect brand element equity in the face of opportunities and limitations.

2. Brand Awareness

According to Durianto et al. (2017), brand awareness is a person's ability to buy a well-known brand because they feel safe with the buyer to recognize or remember the brand as part of a particular product category. People prefer something familiar. Most of them think that well-known brands have the potential for reliability, business stability and reliable quality.

According to Husnawati (2017), brand awareness is one of the key dimensions of brand equity, which is often considered as one of the requirements for consumer purchasing decisions because it is an important factor in brand consideration. The awareness factor is important in situations where the brand always comes first in some purchasing decisions. Brand awareness is a set of feelings that range from uncertainty about adopting a brand to the feeling that one believes that the brand is the only one in that product category (Pamungkas, 2018). Unknown brands usually have little chance of attracting potential customers. Brand awareness requires a continuum that varies from a vague sense of familiarity with a particular brand to the belief that the product is unique within its product category. According to Putri and Mood (2018), brand awareness refers to the strength of the impression stored in memory, which is expressed in the customer's ability to remember or recognize the brand in different circumstances.

3. Brand Image

Each product sold on the market has its own image in the eyes of consumers, which according to Kotler & Keller (2016) is consciously created by marketers to differentiate it from competitors. Brand image can be considered as a type of association that occurs in the mind of a consumer when he remembers a particular brand. These associations can appear simply as thoughts or images associated with a particular brand and when a person thinks about others. These associations can be conceptualized in terms of type, support, strength, and uniqueness. Types of brand associations include attributes, benefits, and attitudes. Attributes consist of product-related attributes such as price, users, and usage image. Meanwhile, benefits include functional benefits, symbolic benefits and experiential benefits (Shimp, 2013). A product that can maintain its reputation better than its competitors will have a place in consumers' hearts and will always be remembered.

Brand image is an interpretation of the accumulation of various information received by consumers (Simamora & Lim, 2012). According to Kotler (2013), those who interpret are consumers and those who are interpreted are information. Image information can be seen from the logo or symbol used by the company to represent its products. Where symbols and logos are not only differentiators from similar competitors but can also reflect the quality and vision and mission of the company. Apart from logos, advertising also plays an important role in creating a brand image. The use of advertising is to improve brand image, where in advertising consumers can see directly what the product provides. The brand image that is built can become

an identity and reflection of the vision, excellence, quality standards, service and commitment of the business actor or owner.

4. Difference between Brand Image and Brand Awareness

Even though they both contain elements of "brand", brand image and brand awareness are two different things. The differences between brand image and brand awareness include:

a. Brand image is defined as the audience's perception as reflected by what is in their minds when they think of a brand that corresponds to a product or service.
b. Brand awareness is defined as brand recognition based on the audience's ability to mention the brand when given a product category requirement or some other similar signal

Based on the definition above, it can be concluded that the term brand image refers to what is visible to customers. Meanwhile, brand awareness shows how well known your brand is by consumers or the wider community. Usually, brand awareness is tested with questions such as "have consumers heard of your business brand?", or "can consumers recognize your business when compared to competing businesses?" Building consumer awareness regarding product brands is an important step for every company, this is because consumer awareness of products will influence purchasing power. Consumers tend to choose products that have high awareness among other consumers. Creating or increasing product awareness is not always about new products. Old products that have potential can also be marketed through promotions to gain awareness from the public.

C. METHOD

In this research, the type of data source used is primary data. The primary data used in this research was obtained from the results of interviews with consumers of leasing services in North Sumatra Province based on several structured statements provided by the researcher. Apart from that, this research will also use secondary data. Meanwhile, secondary data in this research is data obtained from literature books and secondary data obtained from documents in related institutions. This research uses interviews, observation and documentation. This research uses 2 types of informants, main and additional informants. Where in this research, the main informants were 3 employees of PT. MTF and 5 additional informants are the general public who use PT. MTF. This research will use Strength, Weakness, Opportunity and Threat (SWOT) analysis and Quantitative Strategic Planning Matrix (QSPM) to develop a Digital Marketing strategy to improve PT's Brand Image and Brand Awareness. MTF.

D. RESULT AND DISCUSSION

1. Internal Strategic Factors

In preparing the IFAS Matrix, it is necessary to know and evaluate the internal environment of the PT. Mandiri Tunas Finance. There are five steps in preparing this matrix, namely:

1. IFAS concerns the internal environment, in the first step a list is made of important internal environmental factors which are the strengths and weaknesses of the PT. Mandiri Tunas Finance.
2. Each factor above needs to be assigned a weight, starting from 0.0 for a very unimportant factor to 1.0 for a very important factor.
3. Next, each factor is also given a rating starting from 1 to 4. This rating describes how effective the strategy is in responding very badly; value 2 if PT response. Mandiri Tunas Finance is the same as the average PT. Mandiri Tunas Finance others in the industry; value 3 if PT response. Mandiri Tunas Finance others in the industry; value 4 if PT response. Mandiri Tunas Finance's response to the external environment is very good and optimal.
4. The next step, each weight or scale in the second step is multiplied by the ranking determined in the third step to get the weighted score.
5. Finally, add up the weight values for each change to get a weighted total of PT. Mandiri Tunas Finance can be identified.

Whatever internal factors are considered, whether strengths or weaknesses, the resulting total weighted score will range from 1.0 for very low to 4.0 for very high, with a mean score of 2.5. Thus, if from the results of the IFAS matrix it is found that the results obtained are below 2.5, it means that the internal condition of PT. Mandiri Tunas Finance is relatively weak, on the other hand, if the results are more than 2.5, the internal position of PT. Mandiri Tunas Finance is relatively strong. In order to find out more clearly the answers to internal and external factors, you can see the following table:

Table 1. Internal Factors Analysis (IFAS)

Strength	Weight	Ratings	Considered Average
MTF has affordable installment payments	0.0826	4	0.330497
For consumers, MTF financing products are very well known and trusted	0.1845	4	0.337865
Have a good brand image to users	0.1442	3	0.432468
Has brand awareness in the TOP 3 in Indonesia	0.0863	4	0.345263
Adequate and fast service	0.0848	4	0.339047
Sub Total (Strength)			**1.785138**
Weakness	**Weight**	**Ratings**	**Considered Average**
The application administration procedure is long and difficult	0.0969	3	0.290812
Insurance claims are difficult	0.0943	2	0.188560
Does not have attractive benefits/incentives for partners	0.0468	2	0.093542
Information about MTF is not much or is difficult to find	0.0873	3	0.261865
Branch offices are difficult to reach	0.0468	2	0.093542
Sub Total (Weakness)			0.834779
Total of IFAS	0.952		**2.619918**

In the table above it can be seen that the total value of the IFAS matrix value is 2.61. This value proves that in its efforts to run a business, it shows that PT. Mandiri Tunas Finance is in an above average position. This above average position, in terms of overall internal strength related to PT's business processes. MTF itself.

2. External Strategic Factors

Not different from making the IFAS matrix, in making the EFAS matrix it is also necessary to know and evaluate the company's external environment, both in the general environment and the industrial environment, namely:

1. EFAS concerns the external environment; At the initial stage, a list is made of important factors in the external environment, both opportunities and threats.
2. Each factor above needs to be assigned a weight or weight, starting from 0.0 for a very unimportant factor to 1.0 for a very important factor. This weight or scale states how important each factor is in the industry where the company is different, with the total of all weights or scales equal to 1.0.

3. Next, in the second step, each factor is also given a rating ranging from 1 to 4. This rating describes how effective the strategy is in responding to various external factors. The value is 1 if the company responds very badly; value 2 if the company's response is the same as the average of other companies in the industry; value 3 if the company's response to these external factors is compared with the response of other companies in the industry; score 4 if the company's response to the external environment is very good and optimal.
4. The next step, each weight or scale in the second step is multiplied by the ranking determined in the third step to get the weighted score.
5. Finally, add up the weighted values for each change so that the total weighted value of the company can be known.

In line with the explanation in the previous section, if the EFAS matrix proves that the results obtained are below 2.5, then the company with the existing conditions has not been able to exploit opportunities optimally and is very vulnerable to competitive threats in facing the dynamics of the external environment, the company is in a weak position. Conversely, if the result is more than 2.5 it can be concluded that in facing the dynamics of the external environment the company's position is relatively strong. Based on this explanation, the following is the EFAS matrix in question:

Table 2. External Factors Analysis (EFAS)

Oportunity	Weight	Ratings	Considered Average
The emergence of a new market segment in generation Z	0.1575	4	0.630107
Government policies that encourage public consumption such as PPnBM	0.0834	4	0.333641
Post-pandemic economic growth of 5%	0.1172	4	0.468979
There are new types of cars from manufacturers	0.0919	4	0.367539
Increasing sales of electric cars in Indonesia	0.2013	4	0.805094
Sub Total (Oportunity)			2.605360
Threat	**Weight**	**Ratings**	**Considered Average**
Determination of Pertalite purchase quotas via MyPertamina	0.0983	3	0.295039
Rising global fuel prices	0.0289	3	0.086845
Competitors have faster service	0.0967	3	0.290083
Competitors have easier application administration procedures	0.1040	3	0.311944
Sub Total (Threats)			0.983910
Total of EFAS	0.98		**3.589270**

It can be seen from table 2 that the total value of the EFAS matrix owned by PT. Mandiri Tunas Finance is 3.58. This shows that the strategy implemented by the company effectively describes existing external opportunities and avoids the

potential negative influence of threats. Next, the difference between the previous IFAS and EFAS values is calculated. Based on this difference, the coordinates of PT can be determined. Mandiri Tunas Finance as can be seen from the image below. This coordinator point can describe the most appropriate strategy that can be carried out by PT. Mandiri Tunas Finance.

The calculation of the difference in question is the calculation of the difference between strengths-weaknesses and opportunities-threats. The score value for the strength factor is 1.78 and for the weakness factor it is 2.61, so the difference between these values is 0.95. Furthermore, the threat factor has a value of 0.98 and the opportunity has a value of 2.60, so the difference between the two values is 1.62. These values form the coordinate point value, namely (0.95 : 1.62). Based on this, the following is a picture of the SWOT analysis diagram of PT. Mandiri Tunas Finance.

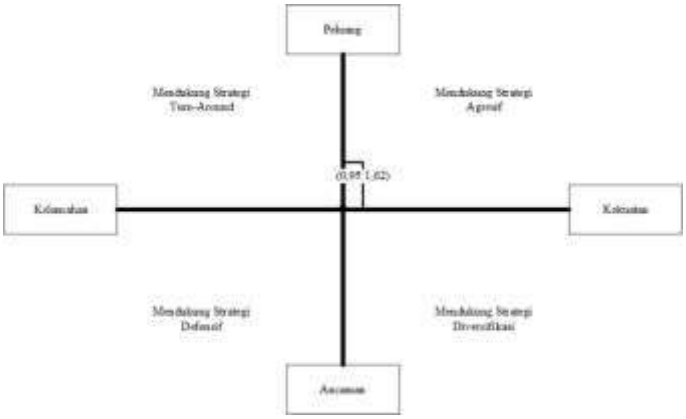

Figure 1. PT SWOT Analysis Diagram Mandiri Tunas Finance

Based on the SWOT analysis diagram, it is proven that the position of PT. Mandiri Tunas Finance is in quadrant 1 which is a very profitable situation because it has opportunities and strengths so it can take advantage of existing opportunities. So that the right strategy to be implemented by PT. Mandiri Tunas Finance in this condition is supporting an aggressive growth policy (Growth oriented strategy).

3. QSPM Analysis

Next, in determining which alternative strategy formulation is the best strategy, the researcher uses the Quantitative Strategic Planning Matrix (QSPM). This matrix is the final stage of strategy formulation analysis in the form of selecting the best alternative. From the QSPM matrix, it can be seen that the highest TAS (Total Attractiveness Score) value is the most appropriate alternative strategy to be implemented by PT. Mandiri Tunas Finance. The matrix referred to by the researcher is:

Table 3. QSPM Analysis

Order	Strategy Alternatives	TAS value
1	Increased marketing of financing products for electric car sales on various social media and various software owned by PT. Mandiri Tunas Finance, such as MTF GO, Livin' Bank Mandiri, and Digital Branch. (S2, S3, S4, O1, O5)	12.97
2	Penetrating the middle market segment by offering financing for the newest and most affordable cars on various social media and various software owned by PT. Mandiri Tunas Finance, such as MTF GO, Livin' Bank Mandiri, and Digital Branch. (S1, S5, O1, O2, O3, O4)	13.21
3	Increasing the digitization of application administration through various software owned by PT. Mandiri Tunas Finance, such as MTF GO, Livin' Bank Mandiri, and Digital Branch. (W1, O1)	9.93
4	Penetrating the marketing of PT's electric car financing products. MTF via various social media and various software owned by PT. Mandiri Tunas Finance, such as MTF GO, Livin' Bank Mandiri, and Digital Branch. (W4, W5, O2, O3, O5)	11.50
5	Conduct regular meetings or happy-hours and increase the use of MTF GO and Livin' Bank Mandiri in order to increase incentives, and introduce new types of cars to partners. (W2, W3, O4)	10.56
6	Building brand image and awareness that PT's services and procedures influence. MTF is better and easier with the use of various software owned by PT. Mandiri Tunas Finance, such as MTF GO, Livin' Bank Mandiri, and Digital Branch. (S3, S4, S5, T3, T4)	11.95
7	Increasing PT's capabilities. MTF in digitizing administrative procedures, insurance claims and product marketing through various software owned by PT. Mandiri Tunas Finance, such as MTF GO, Livin' Bank Mandiri, and Digital Branch. (W1, W2, W5, T3, T4)	23.68

The formulation is based on calculations carried out with the TAS value. The TAS value is a value that shows the attractiveness of each strategy that has been prepared previously. TAS scores were obtained through questionnaires addressed to 3 Main Informants and 5 Additional Informants.

4. Discussion

a. SWOT

The previous SWOT matrix explained several strategies that PT. Mandiri Tunas Finance can do, namely:

1. Strength – Opportunity (S – O) Strategy

Increased marketing of financing products for electric car sales on various social media and various software owned by PT. Mandiri Tunas Finance, such as MTF GO, Livin' Bank Mandiri, and Digital Branch (S2, S3, S4, O1, O5)

Penetrating the middle market segment by offering financing for the newest and most affordable cars on various social media and various software owned by PT. Mandiri Tunas Finance, such as MTF GO, Livin' Bank Mandiri, and Digital Branch (S1, S5, O1, O2, O3, O4)

2. Weakness – Opportunity (W – O) Strategy

Increasing the digitization of application administration through various software owned by PT. Mandiri Tunas Finance, such as MTF GO, Livin' Bank Mandiri, and Digital Branch (W1, O1).

Penetrating the marketing of PT's electric car financing products. MTF via various social media and various software owned by PT. Mandiri Tunas Finance, such as MTF GO, Livin' Bank Mandiri, and Digital Branch (W4, W5, O2, O3, O5).

Conduct regular meetings or happy-hours and increase the use of MTF GO and Livin' Bank Mandiri in order to increase incentives, and introduce new types of cars to partners. (W2, W3, O4).

3. Strength – Threat (S – T) Strategy

Building brand image and awareness that PT's services and procedures influence. MTF is better and easier with the use of various software owned by PT. Mandiri Tunas Finance, such as MTF GO, Livin' Bank Mandiri, and Digital Branch. (S3, S4, S5, T3, T4)

4. Weakness – Threat Strategy (W – T)

Increasing PT's capabilities. MTF in digitizing administrative procedures, insurance claims and product marketing through various software owned by PT. Mandiri Tunas Finance, such as MTF GO, Livin' Bank Mandiri, and Digital Branch. (W1, W2, W5, T3, T4)

b. QSPM

Based on the previous analysis, there is an explanation of each strategy with its TAS value:

a. Increase marketing of financing products for electric car sales on various social media and various software owned by PT. Mandiri Tunas Finance, such as MTF GO, Livin' Bank Mandiri, and Digital Branch (S2, S3, S4, O1, O5) with a TAS value of 12.97
b. Penetrating the middle market segment by offering financing for the newest and most affordable cars on various social media and various software owned by PT. Mandiri Tunas Finance, such as MTF GO, Livin' Bank Mandiri, and Digital Branch (S1, S5, O1, O2, O3, O4) with a TAS value of 13.21

c. Increasing the digitization of application administration through various software owned by PT. Mandiri Tunas Finance, such as MTF GO, Livin' Bank Mandiri, and Digital Branch (W1, O1) with a TAS value of 9.93
b. Penetrate the marketing of PT's electric car financing products. MTF via various social media and various software owned by PT. Mandiri Tunas Finance, such as MTF GO, Livin' Bank Mandiri, and Digital Branch (W4, W5, O2, O3, O5) with a TAS value of 11.50
c. Hold regular meetings or happy-hours and increase the use of MTF GO and Livin' Bank Mandiri in order to increase incentives, and introduce new types of cars to partners. (W2, W3, O4) with a TAS value of 10.56
d. Building brand image and awareness that PT's services and procedures influence. MTF is better and easier with the use of various software owned by PT. Mandiri Tunas Finance, such as MTF GO, Livin' Bank Mandiri, and Digital Branch (S3, S4, S5, T3, T4) with a TAS value of 11.95
e. Increasing PT's capabilities. MTF in digitizing administrative procedures, insurance claims and product marketing through various software owned by PT. Mandiri Tunas Finance, such as MTF GO, Livin' Bank Mandiri, and Digital Branch (W1, W2, W5, T3, T4) with a TAS value of 23.68.

In connection with these explanations, the QSPM results also show that the top 3 strategies are very closely related to Marketing Digitalization, Brand Image and Brand Awareness owned by PT. Mandiri Tunas Finance. The three strategies in question are "Increasing the capabilities of PT. MTF in digitizing administrative procedures, insurance claims and product marketing through various software owned by PT. Mandiri Tunas Finance, such as MTF GO, Livin' Bank Mandiri, and Digital Branc (W1, W2, W5, T3, T4)", "Increased marketing of financing products for electric car sales on various social media and various software owned by PT. Mandiri Tunas Finance, such as MTF GO, Livin' Bank Mandiri, and Digital Branch (S2, S3, S4, O1, O5)", and "Building brand image and awareness that the services and procedures influence PT. MTF is better and easier with the use of various software owned by PT. Mandiri Tunas Finance, such as MTF GO, Livin' Bank Mandiri, and Digital Branch (S3, S4, S5, T3, T4)".

E. CONCLUSION

Based on the results of the SWOT and QSPM analysis carried out by researchers with the research title SWOT and QSPM Analysis for Digitalizing PT Marketing Strategy. Mandiri Tunas Finance, the following conclusions are obtained: 1) Through SWOT analysis, it can be proven that the direction of digital marketing strategy is right for PT. Mandiri Tunas Finance is pursuing an aggressive strategy; 2) Apart from that, this research can also prove that increasing digital marketing through various software owned by PT. Mandiri Tunas Finance will also increase PT's Brand Awareness and Brand Image. Mandiri Tunas Finance; and 3) In terms of strength, PT. Mandiri Tunas Finance really has a better Brand Image and Brand Awareness

than other competitors. Apart from that, in terms of weaknesses, PT. Mandiri Tunas Finance is very lacking in the administration process for insurance applications and claims.

Lastly, from the PT side. Mandiri Tunas Finance has a great opportunity to penetrate new market segments in Generation Z through the company's own software. In contrast to this, PT. Mandiri Tunas Finance is very threatened by competitors' application administration procedures which are easier and faster compared to PT. Mandiri Tunas Finance.

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