

## Strategy evaluation to develop mortgage business for PT Bank Central Asia Tbk

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### Abstrak

**ABSTRACT**

Since early 2000s, Indonesian mortgages business continued to record a significant growth, outpaced the growth of overall Indonesian banking system loans. This growth was supported by strong growth property sector in line with strong demand in housing as one of the society basic needs. After post financial crisis in 1998, the role of banking systems has shifted from initially focus on developer financing to consumer financing. The Bank has focused in developing the mortgage business since 2007 by launching several product programs with relatively competitive interest rates and longer tenor compared to the other product programs from competitors. Since 2007, the growth of the Bank's mortgage portfolio has outpaced the industry and approaching the end of 2012 the Bank's was the market leader for non-subsidized mortgage market. The results of this research show that during 2007 ? 2012 the Bank has been able to avoid head-to-head competition. However, the Bank has continuously explored other blue oceans in order to stay in less competitive zone in mortgage business.

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