

## ABSTRACT

*The development of a country's economy is influenced by the conditions of the supporting industry, one of the supporting industries that greatly affects the development of a country is the banking industry. Bank X is one of the banks in Bandung which includes a limited commercial bank, with the bank X community assisted in financial transactions. The number of banking industries established in Indonesia makes competition in the bank industry very strict. Along with the increasing needs and desires of customers, one of the banks industry X issued a credit flexion produk to fulfill customers in consumptive needs. Bank X has a consumptive credit product type. In the last 3 years this credit product of bank X flexion has increased and decreased. In the 2016 the target of credit flexion at bank X only decreased 68,65% in 2017 increased by 112,07% and in 2018 decreased to 86, 89%.*

*This research aims to analyse the application of credit flexion marketing mix, assess the marketing mix variables with seven variables. Is product, price, place, promotion, people, physical proof, and process. Viewed from customer perception by methods sequential exploratory combinations. Sampling on this research is probability Sampling use simple random sampling.*

*The results of this study have a percentage value product 87,19%, price 82,46%, place 81,40%, promotion 74,03%, people 86, 49%, physical evidence 81,75%, and process 91,78%. The average percentage amount in the marketing mix variable is 83,58% with the conclusion that marketing of the credit flexion in the bank X of Perintis kemerdekaan has been good in the eyes consumers.*

**Keywords:** *Credit Flexion, Marketing Mix, Mix Method*