

ABSTRACT

Active smartphone users in Indonesia now reached 290 million users, which is one of the major influences on the development of startup businesses in Indonesia. This is believed by the rise of local business companies that use smartphones as financial services known as Fintech. Kredivo is an application of financial services in Indonesia which was established to be a solution for people who have not or do not have a credit card. In Indonesia there are around 19% of the population using banks, so around 81% of the population does not use banks. So that this application has a mission to expand financial services in Indonesia.

During the past two years, the Kredivo has not yet reached its target users. After an interview with the party from Kredivo, it was noted that their target users were 3 million users by the end of 2018 while until now only 1.5 million users have reached. The method is done in making the Kredivo Application Promotion Design by interviewing questionnaires and observations, and by analyzing AISAS and SWOT to determine the promotion strategy. This promotion strategy is expected to meet the target users, so that the Kredivo will be better known and can have a big influence on the growth of financial services in Indonesia.

Keywords: Promotion, Credit, User.