

## ABSTRAK

### ANALISIS STRATEGI *TRADE FINANCE* PT BANK CENTRAL ASIA TBK

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Pandemi Covid-19 menyebabkan kesulitan bagi dunia termasuk Indonesia pada tahun 2020 tidak hanya dalam bidang kesehatan tetapi juga ekonomi. Pertumbuhan ekonomi global cenderung negatif dibandingkan dengan tahun 2019. Akan tetapi, tahun 2021 cenderung membaik meskipun pemulihan ekonomi sempat terhambat atas kehadiran Covid-19 varian terbaru. Dampak serupa dialami oleh ekspor dan impor baik migas maupun non-migas negara Indonesia yaitu menurun pada tahun 2020 tetapi membaik pada tahun 2021 bahkan nilainya melebihi tahun 2019. Pemulihan perekonomian Indonesia dan juga peningkatan transaksi ekspor impor Indonesia juga mempengaruhi performa industri lain yang mendukung dan terlibat dalam transaksi ekspor impor seperti industri logistik transportasi dan industri perbankan. Bank-bank BUMN yang melayani *Trade Finance* seperti Bank Negara Indonesia (BNI), Bank Rakyat Indonesia (BRI) dan Bank Mandiri memang masih mengalami peningkatan jumlah transaksi dan juga pendapatan terutama *fee based income* (FBI) *Trade Finance* pada tahun 2020 dan 2021. *Trade Finance* PT. Bank Central Asia, Tbk (BCA) juga mengalami peningkatan pangsa pasar dan profit dari tahun 2018-2021. Meskipun demikian, pertumbuhan profit *Trade Finance* BCA masih belum mencapai target yang telah ditetapkan.

Penelitian ini bertujuan untuk menganalisis faktor lingkungan bisnis baik eksternal maupun internal *Trade Finance* BCA dan menyusun alternatif strategi yang dapat diupayakan oleh *Trade Finance* BCA agar dapat terus meningkatkan pangsa pasar dan profit sehingga target profit dapat tercapai. Metode penelitian yang digunakan adalah deskriptif kualitatif dan metode analisis data yang digunakan adalah analisis lingkungan bisnis yang dilakukan meliputi analisis lingkungan eksternal dengan analisis lingkungan makro (PESTEL) dan analisis persaingan industri (*Porter's Five Forces*), serta lingkungan internal dengan analisis *value chain* dan VRIO, sedangkan untuk alternatif strategi dan strategi ajuan dianalisis dengan analisis matriks SWOT (matriks TOWS). Data dikumpulkan dari data primer melalui wawancara serta data sekunder dari data internal perusahaan serta data berbagai media. Pengolahan data dimulai dengan melakukan analisis lingkungan eksternal dan internal untuk mendapatkan faktor-faktor berupa kekuatan, kelemahan, peluang dan ancaman yang dihadapi *Trade Finance* BCA untuk selanjutnya ditentukan alternatif strategi dan ajuan strategi. Berdasarkan hasil analisis, ajuan strategi utama yang dapat diterapkan oleh perusahaan yaitu pengembangan dan optimalisasi *online channel Trade Finance* BCA terutama aplikasi *Trade Finance* BCA agar *Trade Finance* BCA dapat terus meningkatkan pangsa pasar dan profit sehingga target profit dapat tercapai.

**Kata kunci:** strategi, *Trade Finance*, PESTEL, *Porter's Five Forces*, *Value Chain*, VRIO, *SWOT Matrix*, BCA

## ABSTRACT

### PT BANK CENTRAL ASIA TBK'S TRADE FINANCE STRATEGY ANALYSIS

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The Covid-19 pandemic causes difficulties not only in the health sector but also in the economy sector for the world including Indonesia in 2020. Global economic growth tends to be negative compared to 2019. However, in 2021 it tends to improve even though the economic recovery was hampered by the presence of the latest variant of the Covid-19 virus. A similar impact was experienced by Indonesia's exports and imports either in oil dan gas and non-oil dan gas, which decreased in 2020 but improved in 2021 and even exceeded the value in 2019. The recovery of the Indonesian economy and the increase in Indonesia's export-import transactions also affected the performance of other industries that support and involve in export-import transactions such as the logistics industry and the banking industry. State-owned banks that serve Trade Finance such as Bank Negara Indonesia (BNI), Bank Rakyat Indonesia (BRI) and Bank Mandiri are still experiencing an increase in the number of transactions and also income, especially fee-based income (FBI) from their Trade Finance in 2020 and 2021. Trade Finance PT. Bank Central Asia, Tbk (BCA) also experienced an increase in pangsa pasar and profit from 2018-2021. However, BCA's Trade Finance profit growth has not yet reached the set target.

This study aims to analyze the external and internal business environment factors of BCA's Trade Finance and develop alternative strategies that can be pursued by BCA's Trade Finance in order to increase pangsa pasar and profit so that profit targets can be achieved. The research method used is descriptive qualitative and the data analysis method used is business environment analysis which includes analysis of the external environment with macro-environment analysis (PESTEL) and industrial competition analysis (Porter's Five Forces), as well as the internal environment with value chain analysis and VRIO, while for alternative strategies and proposed strategies were analyzed by SWOT matrix analysis (TOWS matrix). Data were collected from primary data through interviews and secondary data from company internal data and also data from various media. Data processing begins with conducting an analysis of the external and internal environment to obtain factors in the form of strengths, weaknesses, opportunities and threats faced by BCA's Trade Finance to determine alternative strategies and proposed strategies. Based on the results of the analysis, the proposed main strategy that can be applied by the company is the development and optimization of the online BCA Trade Finance channel, especially the Trade BCA application so that BCA Trade Finance can continue to increase pangsa pasar and profit so that profit targets can be achieved.

**Keywords: strategy, Trade Finance, PESTEL, Porter's Five Forces, Value Chain, VRIO, SWOT Matrix, BCA**