

ABSTRAK

Industri perbankan saat ini menghadapi banyak tantangan, antara lain persaingan dana murah yang ketat. Perbankan berlomba-lomba untuk mencari penghasil dana murah, salah satunya lewat transaksi nasabah korporasi. Bank berusaha mendapatkan transaksi nasabah korporasi dengan memberikan alat transaksi berupa *Cash Management System* (CMS). CMS adalah layanan perbankan yang digunakan untuk mengelola keuangan (*cash management*) nasabah korporasi. Peningkatan transaksi CMS telah berkontribusi meningkatkan dana murah bank terutama giro (*current account*).

Penelitian ini bertujuan untuk menganalisis strategi bisnis *cash management* Bank Rakyat Indonesia (BRI) dalam meningkatkan dana murah dengan cara mengidentifikasi peluang dan ancaman, kekuatan dan kelemahan, *key success factor*, serta merumuskan strategi bersaing *cash management* BRI. Peneliti menggunakan pendekatan metode kualitatif dengan menggunakan analisis PESTEL dan *Porter's Five Forces* untuk mengidentifikasi lingkungan makro dan industri serta menggunakan analisis rantai nilai untuk mengetahui kekuatan dan kelemahan BRI sehingga hasil dari analisis tersebut digunakan untuk perumusan alternatif strategi menggunakan Matriks IFE dan EFE.

Pada penelitian ini dihasilkan beberapa kesimpulan antara lain: terdapat 5 peluang dan 3 ancaman. Kekuatan CMS BRI berasal dari fitur yang lengkap dan bisa dikostumisasi, jumlah tim *marketing* yang banyak, biaya layanan yang bersaing, dan adanya bagian *reserach and development* agar CMS BRI tetap inovatif. Kelemahan CMS BRI berasal dari kurangnya tenaga IT dan tim produk CMS, kurangnya pengetahuan produk di tenaga pemasar, layanan *helpdesk* yang belum optimal, kurangnya koordinasi di internal dan reliabilitas yang belum terjaga. *Key Success Factor* bisnis *cash management* adalah mudah digunakan, aman terhadap kejahatan digital, dapat dipercaya, memiliki desain yang menarik, bisa disesuaikan, kemampuan sistem yang handal, bisa memproses transaksi dengan cepat dan tepat, serta bisa memberikan manfaat/nilai lebih kepada nasabah. Pada akhirnya dirumuskan 17 alternatif strategi bersaing bisnis *cash management* BRI.

Kata kunci: Transaksi, *Cash Management System*, PESTEL, *Porter's Five Forces*, Rantai Nilai

ABSTRACT

The banking industry is currently facing many challenges, including intense competition for low-cost funds. Banks are competing to find low cost fund generators, one of which is through corporate customer transactions. Banks try to get corporate customer transactions by providing a transaction tool in the form of a Cash Management System (CMS). CMS is a banking service used to manage corporate customers' finances (cash management). The increase in CMS transactions has contributed to an increase in low-cost bank funds, especially current accounts.

This study aims to analyze the cash management business strategy of Bank Rakyat Indonesia (BRI) in increasing low-cost fund by identifying opportunities and threats, strengths and weaknesses, key success factors, and formulating BRI's cash management competitive strategy. The researcher uses a qualitative approach using PESTEL analysis and Porter's Five Forces to identify the macro environment and industry and uses value chain analysis to determine BRI's strengths and weaknesses so that the analysis results are used to formulate alternative strategies using the IFE & EFE Matrix.

This study produced several conclusions, including five opportunities and three threats. The strength of BRI's CMS comes from its complete and customizable features, large number of marketing teams, competitive service fees, and the existence of a research and development section so that BRI's CMS remains innovative. BRI's CMS weaknesses stem from a lack of IT personnel and CMS product teams, lack of product knowledge in marketers, helpdesk services that are not yet optimal, lack of coordination internally and reliability that has not been maintained. The Key Success Factors of the cash management business are easy to use, safe against digital crime, trustworthy, has an attractive design, can be customized, has reliable system capabilities, can process transactions quickly and precisely, and can provide added benefits/value to customers. In the end, 17 alternative competitive strategies for BRI's cash management business were formulated.

Keywords: Transactions, Cash Management System, PESTEL, Porter's Five Forces, Value Chain