



## ABSTRAK

Kajian ini berfokus pada perumusan strategi untuk meningkatkan keefektifan usaha Swamitra. Masalah penelitian berpusat pada identifikasi makro eksternal dan faktor industri yang mempengaruhi keefektifan strategi Swamitra, memahami faktor internal yang berkontribusi terhadap keunggulan kompetitifnya, dan menentukan strategi yang tepat untuk meningkatkan keunggulan kompetitif Swamitra di masa depan.

Untuk mengatasi tujuan penelitian ini, metodologi penelitian yang komprehensif digunakan. Data primer dikumpulkan melalui wawancara dengan manajemen tingkat atas di Bank KB Bukopin. Data sekunder juga dikumpulkan, kuesioner terstruktur dibagikan kepada RM Swamitra untuk mengumpulkan wawasan dan perspektif mereka dan menggabungkan laporan kinerja keuangan. Kerangka penelitian mencakup beberapa analisis, termasuk analisis PESTEL, analisis VRIO, analisis peraturan koperasi dan bank, analisis industri, dan analisis strategi yang relevan seperti Model Bisnis Bank Grameen. Melalui analisis, studi mengidentifikasi tantangan yang dihadapi Swamitra, antara lain dampak pandemi COVID-19, perubahan regulasi, dan pergeseran perilaku konsumen.

Temuan dan hasil penelitian ini menekankan perlunya strategi yang fokus pada transformasi digital dan inklusi keuangan untuk meningkatkan keefektifan bisnis Swamitra. Memanfaatkan tren dan peluang digitalisasi, Swamitra dapat berinvestasi dalam teknologi digital untuk meningkatkan pengalaman pelanggan, meningkatkan efisiensi operasional, dan mengurangi biaya. Sinergi kemitraan antara Bank KB Bukopin dan Koperasi, serta wawasan dari wawancara kunci, mendukung arah strategis dan menekankan pentingnya mematuhi prosedur operasi standar, peningkatan kemampuan sumber daya manusia secara terus menerus, dan evaluasi operasi yang komprehensif untuk mengoptimalkan kinerja.

Signifikansi kajian ini terletak pada kontribusinya pada bidang manajemen strategis, khususnya dalam konteks koperasi mikro dan kerjasamanya dengan lembaga perbankan. Rekomendasi yang diberikan menawarkan implikasi praktis bagi koperasi mikro dan entitas serupa yang ingin meningkatkan keefektifan bisnis dan keunggulan kompetitif. Dengan menerapkan rekomendasi tersebut, Swamitra dan Bank KB Bukopin dapat melayani nasabahnya dengan lebih baik, mencapai pertumbuhan yang berkelanjutan, dan berkontribusi terhadap pembangunan ekonomi Indonesia secara keseluruhan.

**Kata Kunci:** Keefektifan, Strategi Bisnis, *Performance Test*, VRIO, PESTEL, Regulasi Perbankan, Regulasi Koperasi, *Collaborative Business Model*, *Grameen Bank Business Model*



## ABSTRACT

This study focuses on the formulation of strategies to enhance the business effectiveness of Swamitra. The research problem is centered around identifying the external macro and industry factors that influence the effectiveness of Swamitra's strategy, understanding the internal factors that contribute to its competitive advantage, and determining the right strategy to increase Swamitra's competitive advantage in the future.

To address these research objectives, a comprehensive research methodology was employed. Primary data was collected through interviews with high-level management at Bank KB Bukopin. Secondary data was also collected, a structured questionnaire was distributed to RM Swamitra to gather their insights and perspectives and incorporating financial performance reports.

The research framework encompassed several analytical tools, including PESTEL analysis, VRIO analysis, cooperative and bank regulations analysis, industry analysis, and relevant strategy analysis such as the Grameen Bank Business Model. Through the analysis, the study identified the challenges faced by Swamitra, including the impact of the COVID-19 pandemic, regulatory changes, and shifts in consumer behavior.

The findings and results of this study emphasize the need for strategies that focus on digital transformation and financial inclusion to increase Swamitra's business effectiveness. Leveraging digitalization trends and opportunities, Swamitra can invest in digital technology to enhance customer experience, improve operational efficiency, and reduce costs. The partnership synergies between Bank KB Bukopin and Cooperatives, along with insights from key interviews, support the strategic direction and emphasize the importance of adhering to standard operating procedures, continuous improvement of human resource capabilities, and comprehensive evaluation of operations to optimize performance.

The significance of this study lies in its contribution to the strategic management field, particularly within the context of micro cooperatives and their collaboration with banking institutions. The recommendations provided offer practical implications for micro cooperatives and similar entities seeking to improve business effectiveness and competitive advantage. By implementing these recommendations, Swamitra and Bank KB Bukopin can better serve their customers, achieve sustainable growth, and contribute to the overall economic development of Indonesia.

*Keywords: Effectiveness, Business Strategy, Performance Test, VRIO, PESTEL, Banking Regulatory, Cooperative Regulatory, Collaborative Business Model, Grameen Bank Business Model*