ABSTRAK

Dalam persaingan di industri perbankan yang sangat kompetitif, perbankan perlu mengembangkan layanan pengelolaan kekayaan yang biasa dikenal dengan *wealth management* (WM). Melihat potensi yang ada, bisnis *wealth management* segmen HNWI masih terbuka lebar.

Penelitian ini bertujuan untuk mengidentifikasi *key success factor* industri *wealth management* pada segmen HNWI, melakukan identifikasi sumber daya yang dimiliki Bank ABC untuk memberikan keunggulan daya saing. Selain itu juga bertujuan untuk mengidentifikasi kecocokan (*strategic fit*) antara sumber daya dan kapabilitas Bank ABC untuk mengembangkan bisnis WM segmen HNWI. Sehingga dalam penelitian ini dapat merumuskan alternatif strategi terbaik bisnis WM Bank ABC segmen HNWI. Peneliti menggunakan pendekatan metode kualitatif dengan menggunakan analis PESTEL dan *Porter Fiver Forces* untuk mengidentifikasi lingkungan makro dan industri serta menggunakan analisis *resources based view* dan VRIO sehingga hasil dari analisis tersebut digunakan untuk perumusan alternatif strategi menggunakan IFE & EFE Matriks.

Kesimpulan dalam penelitian ini antara lain: Industri WM sangat memerlukan layanan yang *personalized*, *tailored* sesuai *customer profiles* nasabah. Bank ABC memiliki finansial yang kuat, karyawan berbakat serta memiliki reputasi merk yang kuat. Terdapat kecocokan (*strategic fit*) antara sumber daya dan kapabilitas Bank ABC untuk mengembangkan bisnis WM segmen HNWI. Bank ABC melakukan upaya strategis dalam bisnis *wealth management* segmen HNWI dengan menggunakan strategi *grow & build* melalui *market penetration*, *market development*, *product development* dan *horizontal integration*.

Sebagai alternatif strategi bisnis terbaik, Bank ABC harus terus mengembangkan kompetensi dan kapabilitas RM, fokus pada pengembangan aplikasi WM, mengoptimalkan penetrasi investasi di *market* dengan memanfaatkan *database* nasabah dan reputasi yang telah dimiliki. Bank ABC juga harus meningkatkan kualitas layanan dan *benefit* yang diterima oleh Nasabah HNWI serta meningkatkan *engagement* dengan generasi nasabah di masa depan (*second generation*).

Kata kunci : *Wealth Management*, Segmen HNWI, Layanan Prima, PESTEL, *Porter Five Forces*, *Resources Based View,* VRIO, SWOT, IFE & EFE Matriks

ABSTRACT

In the era of competitive banking industry, banks need to develop wealth management services, known as wealth management. Having observed this existing potential, Bank ABC has been considered that the wealth management business for the HNWI segment is still widely open.

This research aims to identify the factors of key success for the wealth management industry for the HNWI segment, point out, and describe the resources of Bank ABC to provide competitive advantages. It also intends to recognize strategic fit between Bank ABC's resources and capabilities to develop the HNWI segment's wealth management business. Therefore, this research can formulate the best alternative strategy for Bank ABC's wealth management business in the HNWI segment. The researcher used a qualitative method approach using PESTEL and Porter Fiver Forces analysts to identify the macro and industrial environment. Besides, this research has utilized resource- based view and VRIO analysis so the results of the analysis were used to formulate alternative strategies using the IFE & EFE Matrix.

This research concludes that the wealth management industry places great importance on personalized services, tailored for the customer's profile. Bank ABC has great finances, talented employees and strong brand reputation. There is a strategic fit between Bank ABC's resources and capabilities to develop the HNWI segment's wealth management business. Bank ABC makes strategic efforts in the HNWI segment's wealth management business by using grow & build strategy through market penetration, market development, product development and horizontal integration.

As the best alternative business strategy, Bank ABC must continue to develop RM competencies and capabilities, focus on developing Wealth Management applications, and optimize investment penetration in the market by utilizing the customer database and reputation it already possesses. Bank ABC must also improve the quality of service and benefits received by HNWI customers and increase engagement with the future generation of customers (second generation).

Keywords: Wealth Management, HNWI Segment, Excellent Service, PESTEL, Porter Five Forces, Resources Based View, VRIO, SWOT, IFE & EFE Matrix