

ABSTRAK

Pesatnya persaingan dalam sektor perbankan, terutama dengan perkembangan segmen *Priority Banking* dan *Private Banking*, menjadi fokus pertumbuhan bisnis. Bank Tabungan Negara (BTN) mencoba memperluas layanannya dengan membuat perancangan segmen *Private Banking* sebagai strategi untuk meningkatkan pertumbuhannya. Namun, perancangan segmen baru ini dihadapkan pada tantangan dalam hal proposisi nilai dan model bisnis. Penelitian ini bertujuan untuk merancang proposisi nilai dan model bisnis untuk segmen *Private Banking* di Divisi *Wealth Management* Bank BTN, yang dianggap sebagai unit bisnis baru, mengingat BTN sudah memiliki segmen *Priority Banking*. Sebagai unit bisnis baru, segmen *Private Banking* diarahkan untuk memenuhi kebutuhan nasabah yang memiliki tingkat kekayaan tinggi dengan minimal penempatan dana Rp 10 Miliar, dengan layanan keuangan yang lebih eksklusif, tambahan pilihan produk untuk nasabah segmen *Private Banking* dan pendekatan personal dalam pengelolaan kekayaan. Penelitian ini menggunakan metode penelitian kualitatif, dengan pengumpulan data primer melalui wawancara semi-terstruktur dengan sumber internal terkait dan calon nasabah potensial. Data sekunder diperoleh melalui analisis dokumen yang relevan. Analisis data dilakukan menggunakan metode analisis tematik dan analisis kelayakan ekonomi. Hasil analisis tematik dari wawancara internal digunakan untuk merancang kanvas model bisnis, sementara data dari wawancara dengan calon nasabah potensial digunakan untuk merancang kanvas proposisi nilai dan melakukan analisis *cost and benefit analysis* dan analisis kelayakan non-ekonomi. Selain itu, analisis dilakukan terhadap rencana aksi, penanggung jawab perancangan, risiko bisnis beserta mitigasi, serta *Key Performance Indicators* (KPI) untuk segmen *Private Banking*. Hasil penelitian menunjukkan bahwa model bisnis *Private Banking* di BTN telah sesuai dengan kanvas model bisnis. Rekomendasi dari penelitian ini menekankan fokus pada *value proposition*, variasi produk, layanan, kompetensi sumber daya manusia, pengelolaan nasabah, digitalisasi, dan *client experience* dalam perancangan bisnis model untuk segmen *Private Banking* di BTN. Diharapkan implementasi rekomendasi ini dapat memperkuat posisi BTN, menjadi landasan inovasi produk dan layanan, meningkatkan pengalaman nasabah, serta memperluas pangsa pasar di segmen *Private Banking*. Penelitian ini diharapkan juga memberikan kontribusi pada literatur tentang strategi bisnis di industri perbankan, khususnya dalam konteks Model Bisnis *Private Banking*.

ABSTRACT

The intense competition in the banking sector, especially with the development of Priority Banking and Private Banking segments, has become the focus of business growth. Bank Tabungan Negara (BTN) seeks to expand its services by developing the Private Banking segment as a strategy to enhance its growth. However, the development of this segment faces challenges in terms of value proposition and business model. This research aims to design a value proposition and business model for the Private Banking segment in the Wealth Management Division of Bank BTN, considered a new business unit, given that BTN already has a Priority Banking segment. As a new business unit, the Private Banking segment is directed towards meeting the needs of high-net-worth customers with more exclusive financial services and a personalized approach to wealth management. This research employs a qualitative research method, with primary data collection through semi-structured interviews with relevant internal sources and potential clients. Secondary data is obtained through the analysis of relevant documents. Data analysis is conducted using thematic analysis and economic feasibility analysis methods. Thematic analysis results from internal interviews are used to design the business model canvas. In contrast, data from interviews with potential clients are used to design the value proposition canvas and conduct cost and benefit analysis, as well as non-economic feasibility analysis. Additionally, an analysis is carried out on action plans, design responsibilities, business risks and mitigations, and key performance indicators (KPIs) for the private banking segment. The research findings indicate that the Private Banking business model at BTN aligns with the business model canvas. Recommendations from this research emphasize a focus on Value Proposition, Product Variation, Human Resource Competence, Customer Management, Digitalization, and Client Experience in designing the business model for the Private Banking segment at BTN. Implementation of these recommendations is expected to strengthen BTN's position, serve as a foundation for product and service innovation, enhance customer experience, and expand market share in the Private Banking segment. This research is also expected to contribute to the literature on business strategy in the banking industry, particularly in the context of the Private Banking Business Model.