

ABSTRAK

ANALISIS *COMPETITIVE ADVANTAGE* BANK XYZ DALAM SEGMENT NASABAH KORPORASI DI INDONESIA

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Dalam beberapa tahun terakhir, sektor perbankan di Indonesia menghadapi berbagai tantangan signifikan yang memengaruhi operasional dan stabilitas keuangan. Keputusan Bank XYZ untuk menutup layanan *Ritel Banking* dan beralih fokus ke *Corporate Banking* merupakan langkah strategis yang penting. Penelitian ini mengevaluasi strategi tersebut dengan menggunakan berbagai pendekatan analitis, termasuk analisis Porter *Five Forces*, SWOT, dan PESTEL.

Metode penelitian yang digunakan adalah deskriptif kualitatif, dengan pengumpulan data primer melalui wawancara dan data sekunder dari laporan perusahaan serta literatur terkait. Analisis ini bertujuan untuk mengidentifikasi kekuatan, kelemahan, peluang, dan ancaman yang dihadapi Bank XYZ, serta mengevaluasi kesesuaian strategi perusahaan dalam mencapai keunggulan kompetitif.

Hasil penelitian menunjukkan bahwa Bank XYZ memiliki beberapa keunggulan kompetitif, termasuk reputasi yang kuat, jaringan global, dan kemampuan teknologi yang canggih. Namun, tantangan eksternal seperti ketidakpastian ekonomi global dan persaingan yang semakin ketat juga perlu diantisipasi. Untuk tetap kompetitif, Bank XYZ perlu terus berinovasi dalam produk dan layanan, serta memperkuat hubungan dengan nasabah korporasi melalui pendekatan yang lebih personal dan terfokus. Penelitian ini memberikan kontribusi penting bagi pengambilan keputusan strategis di Bank XYZ dan dapat digunakan sebagai referensi bagi penelitian akademis lebih lanjut dalam bidang keunggulan kompetitif perbankan.

Kata Kunci: Perbankan Korporasi, Keunggulan Kompetitif, Analisis SWOT, Porter *Five Forces*, PESTEL,

ABSTRACT

ANALYSIS OF THE COMPETITIVE ADVANTAGE OF BANK XYZ IN THE CORPORATE CUSTOMER SEGMENT IN INDONESIA

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In recent years, the banking sector in Indonesia has faced various significant challenges affecting operational and financial stability. Bank XYZ's decision to close its Retail Banking services and shift its fokus to Corporate Banking represents a crucial strategic move. This study evaluates this strategy using various analytical approaches, including Porter Five Forcess, SWOT, and PESTEL analyses.

The research employs a descriptive qualitative method, with primary data collected through interviews and secondary data from company reports and relevant literature. The analysis aims to identify the strengths, Weaknesses, Opportunities, and Threats faced by Bank XYZ and assess the suitability of the company's strategies in achieving Competitive Advantage.

The results indicate that Bank XYZ possesses several Competitive Advantages, including a strong reputation, a global network, and advanced technological capabilities. However, external challenges such as global economic uncertainties and increasing competition must also be anticipated. To remain competitive, Bank XYZ needs to continuously innovate its products and services and strengthen relationships with corporate clients through a more personalized and fokused approach. This research provides significant contributions to strategic decision-making at Bank XYZ and can serve as a reference for further academic research in the field of competitive advantage in banking.

Keywords: *Corporate Banking, Competitive Advantage, SWOT Analysis, Porter Five Forcess, PESTEL*