

Intisari

STRATEGI BERSAING *INTERNATIONAL TRADE FINANCING* PADA KANTOR WILAYAH 9 BANK XYZ

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Kondisi geopolitik yang tidak pasti, tahun politik, adanya fluktuasi dalam mata uang USD serta suku bunga yang cenderung meningkat menyebabkan kondisi ekonomi belum sepenuhnya pulih bahkan cenderung menurun pasca pandemi. Kondisi ketidakpastian global juga berdampak pada kondisi perdagangan di Indonesia. Transaksi impor dicatat menurun dibandingkan periode tahun sebelumnya hingga mencapai \$221,88 miliar. Namun, kondisi ini terbilang cukup meningkat dibandingkan dengan kondisi sebelum pandemi. Hal ini juga berdampak pada peningkatan pendapatan dari bank kompetitor yang mengalami kenaikan volume transaksi *international trade finance* meningkat sebesar 5,96% YoY di sisi impor dan 16,35% YoY di sisi ekspor. Pertumbuhan transaksi juga terjadi di Bank XYZ yang mengalami pertumbuhan pendapatan layanan tersebut dalam 3 tahun terakhir hingga mencapai Rp 1,3 triliun. Namun, hal serupa tidak terjadi di wilayah 9 yang membawahi beberapa cabang di timur Jakarta. Layanan *international trade finance* di wilayah 9 mengalami penurunan dalam 3 tahun terakhir walaupun manajemen menargetkan pertumbuhan sebesar 6% setiap tahun.

Tujuan penelitian ini untuk menganalisis faktor eksternal dan internal yang berpengaruh terhadap menurunnya pendapatan transaksi *international trade finance* di kantor wilayah 9 Bank XYZ dan memberikan ajuan alternatif strategi yang dapat diadopsi untuk meningkatkan pendapatan melalui layanan transaksi *international trade finance*. Metode penelitian yang digunakan adalah metode kualitatif dengan pendekatan *narrative interpretative qualitative*. Teknik pengumpulan data melalui wawancara informan ahli dan didukung data sekunder dari internal perusahaan dan data tren industri. Metode analisis data menggunakan teori manajemen strategik yang meliputi analisis lingkungan eksternal yang terdiri dari analisis aspek makro (PESTLE) dan analisis persaingan dalam industri (Porter's 5 Forces). Selain itu, untuk mengetahui lingkungan internal bisnis digunakan analisis rantai nilai (*Value Chain Analysis*) dan analisis sumber daya kapabilitas (VRIO), dilanjutkan dengan memetakan keunggulan kompetitif hingga pemetaan kekuatan, kelemahan, peluang dan ancaman hingga ajuan alternatif strategi menggunakan SWOT (TOWS Matrix). Dari hasil analisis terdapat ajuan strategi utama yaitu melakukan *program price tiering*, menambahkan KPI bagi tim *Account Officer / Relationship Officer* dan terakhir melakukan pelatihan terpadu bagi tim *Trade Specialist*.

Kata kunci: *International Trade Finance, Manajemen Strategik, PESTLE, Porter's 5 Forces, Value Chain, VRIO, SWOT Matrix*

Abstract

COMPETITIVE STRATEGIES IN INTERNATIONAL TRADE FINANCE AT BANK XYZ REGION 9 OFFICE

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The uncertain geopolitical landscape, political cycles, fluctuations in the USD currency, and rising interest rates have resulted in an economy that has not yet fully recovered and shows signs of decline post-pandemic. These global uncertainties have also influenced Indonesia's trade conditions, leading to a decline in import transactions compared to the previous year, totaling \$221.88 billion. However, this figure represents a significant improvement compared to pre-pandemic conditions. This situation has also increased revenue for competitor banks, with the volume of international trade finance transactions growing by 5.96% year-over-year (YoY) in imports and 16.35% YoY in exports. Similar transaction growth was observed at Bank XYZ, where revenue from such services has grown over the past three years, reaching IDR 1.3 trillion. However, this trend did not occur in Region 9, which oversees several branches in eastern Jakarta. The international trade finance services in Region 9 have experienced a decline over the past three years, despite management setting an annual growth target of 6%.

The objective of this study is to analyze the external and internal factors contributing to the decline in fee-based income from international trade finance transactions at Regional Office 9 of Bank XYZ and to propose alternative strategies to enhance fee-based income through international trade finance services. The research adopts a qualitative methodology, employing a narrative interpretative approach. Data collection methods include interviews with experts complemented by secondary data from internal company sources and other credible industry trends portals. The analysis is grounded in strategic management theory, encompassing an evaluation of the external environment through macro-level analysis (PESTLE) and an assessment of industry competition (Porter's Five Forces), to analyze the internal business environment, the study utilizes Value Chain Analysis and Resource-Based View (VRIO) analysis. These frameworks are further employed to identify competitive advantages, map strengths, weaknesses, opportunities, and threats (SWOT), and develop strategic alternatives using the TOWS Matrix. The findings recommend three primary strategic initiatives: introducing a price-tiering system, integrating key performance indicators (KPIs) for Account Officers and Relationship Officers, and implementing comprehensive training programs for Trade Specialists.

Keywords: *International Trade Finance, Strategic Management, PESTLE, Porter's 5 Forces, Value Chain, VRIO, SWOT Matrix*