

ABSTRAK

Bank XYZ, sebagai salah satu bank konvensional terbesar di Indonesia, memiliki jaringan luas yang tersebar. Dengan visi “*The Most Valuable Banking Group in Southeast Asia and Champion of Financial Inclusion*”, Bank XYZ berkomitmen pada aspirasi strategis, salah satunya memperkuat pendanaan berbasis CASA (*Current Account Saving Account*) berbiaya rendah. Strategi ini dicapai melalui peningkatan transaksi yang berkelanjutan serta optimalisasi piramida segmen dari mikro hingga korporasi untuk menciptakan ekosistem terintegrasi yang mendukung aliran dana dalam *value chain*. Agar mampu bersaing dalam penghimpunan dana murah di segmen ritel, Bank XYZ harus memahami lingkungan eksternal dan persaingan di industri perbankan. Selain itu, analisis kekuatan internal berupa sumber daya dan kapabilitas penting untuk memastikan keunggulan bersaing yang berkelanjutan.

Penelitian ini bertujuan mengevaluasi kondisi eksternal serta menganalisis sumber daya dan kapabilitas perusahaan menggunakan analisis EFE, IFE, dan SOAR untuk meningkatkan kinerja secara berkesinambungan. Pendekatan deskriptif dan kualitatif diterapkan melalui wawancara mendalam dengan informan internal yang memiliki kompetensi di bidang dana murah. Analisis lingkungan eksternal menggunakan PESTEL, *Porter’s Five Forces* dan *Key Success Factors*, sedangkan faktor internal mencakup sumber daya dan kapabilitas yang merupakan bagian dari rantai nilai perusahaan. Rantai nilai ini berperan sebagai pelengkap untuk menciptakan keunggulan kompetitif.

Hasil penelitian menunjukkan bahwa meskipun persaingan di industri perbankan sangat ketat, terdapat peluang bagi Bank XYZ untuk meraih keuntungan. Faktor-faktor yang paling memengaruhi penghimpunan dana murah adalah persaingan antar pemain industri dan kekuatan tawar-menawar pelanggan. Sumber daya yang menjadi keunggulan bersaing berkelanjutan meliputi *service excellent*, pemahaman kebutuhan nasabah, teknologi, dan penciptaan ekosistem terintegrasi.

Kata kunci: CASA, Transaksi, Ekosistem, PESTEL, *Porter’s Five Forces*, *Key Success Factors*, Rantai Nilai

ABSTRACT

Bank XYZ, as one of the largest conventional banks in Indonesia, has an extensive and widespread network. With the vision "The Most Valuable Banking Group in Southeast Asia and Champion of Financial Inclusion," Bank XYZ is committed to strategic aspirations, including strengthening low-cost CASA (Current Account Saving Account) funding. This strategy is achieved through the continuous growth of transactions and the optimization of the segment pyramid from micro to corporate levels, creating an integrated ecosystem that supports the flow of funds within the value chain. To remain competitive in gathering low-cost funds from the retail segment, Bank XYZ must understand the external environment and competition in the banking industry. Additionally, an analysis of internal strengths, including resources and capabilities, is essential to ensure sustainable competitive advantage.

This research has the aim of evaluating external environmental conditions and analyzing resources and / or capabilities through EFE, IFE, and SOAR analyses to continuously improve performance. A descriptive and qualitative approach is employed through in-depth interviews with internal informants who possess expertise in the field of low-cost funds. External environment analysis uses PESTEL, Porter's Five Forces, and Key Success Factors, while internal factors include resources and capabilities that are part of the company's value chain. This value chain serves as a complement to create a competitive advantage.

The results of this study indicate that, despite intense competition in the banking industry, there are opportunities for Bank XYZ to achieve profitability. The factors that most influence the gathering of low-cost funds include competition among industry players and customer bargaining power. Resources that provide a sustainable competitive advantage include service excellent, understanding customer needs, technology, and the creation of an integrated ecosystem.

Keywords: CASA, Transactions, Ecosystem, PESTEL, Porter's Five Forces, Key Success Factors, Value Chain.