

## ABSTRAK

Persaingan di sektor perbankan yang semakin ketat menuntut perbankan untuk memiliki strategi yang efektif dalam mempertahankan dan meningkatkan kapabilitasnya. Penelitian ini bertujuan untuk menganalisis strategi penguatan kapabilitas sektor ritel perbankan pada PT. Bank XYZ (Persero) Tbk, terutama dalam menghadapi risiko strategis yang berdampak pada pertumbuhan dana pihak ketiga dan profitabilitas perusahaan. Penelitian ini menggunakan pendekatan kualitatif dengan metode studi kasus. Data dikumpulkan melalui wawancara mendalam dan studi literatur. Hasil penelitian menunjukkan bahwa Bank XYZ menghadapi tantangan dalam transformasi liabilitas, ketergantungan pada segmen mikro, dan meningkatnya biaya dana (*Cost of Fund*). Untuk mengatasi tantangan ini, strategi yang diterapkan meliputi penyesuaian struktur organisasi, peningkatan transaksi, serta perbaikan kualitas layanan. Implikasi penelitian ini menunjukkan bahwa keberhasilan implementasi strategi penguatan kapabilitas ritel bergantung pada penguatan transaksi, penguasaan ekosistem bisnis nasabah serta perbaikan kualitas layanan. Dengan strategi yang tepat, Bank XYZ dapat meningkatkan rasio dana murah (CASA), memperbaiki margin laba, serta mempertahankan daya saing di industri perbankan yang dinamis.

**Kata kunci:** Kapabilitas ritel, strategi perbankan, dana pihak ketiga, profitabilitas, ekosistem transaksi.

## ***ABSTRACT***

The banking sector is currently facing intense competition, complexity, and rapid changes in the business environment. To maintain customer loyalty and ensure sustainable growth, banks must adopt effective strategic management. This study focuses on strengthening the ritel banking capabilities of PT. Bank XYZ (Persero) Tbk by analyzing its strategic implementation and the key factors influencing it. Bank XYZ has historically relied heavily on the micro and wholesale banking sectors, which has resulted in a decline in ritel savings market share and profitability. This research identifies that effective ritel banking strategies must focus on optimizing low-cost funding sources, particularly through Current Account Savings Accounts (CASA), improving customer experience, and enhancing digital banking services. The study employs a qualitative descriptive research method with a case study approach, utilizing primary data from interviews and secondary data from company reports and industry analysis. The findings indicate that Bank XYZ must shift its focus from fund retention strategies to transaction-based fund acquisition. Additionally, the study highlights the importance of strengthening customer engagement, improving service quality, and optimizing ecosystem transactions to achieve sustainable profitability. The research concludes that the successful implementation of ritel banking strategies requires a cultural transformation, a strong digital infrastructure, and strategic partnerships. Strengthening these aspects will enable Bank XYZ to enhance its market position and sustain long-term financial growth in the highly competitive banking industry.

**Keywords:** Ritel Banking, Strategic Management, CASA, Digital Banking, Customer Experience, Bank XYZ