

INTISARI

Persaingan industri perbankan di Indonesia, khususnya pada segmen Kredit Pemilikan Rumah (KPR) non-subsidi, semakin kompetitif akibat tuntutan digitalisasi dan perubahan preferensi konsumen yang mengutamakan proses pengajuan KPR yang cepat, mudah, dan transparan. Dalam konteks ini, Bank Tabungan Negara (BTN) sebagai bank spesialis pembiayaan perumahan menghadapi tantangan dari bank-bank swasta seperti Bank Central Asia (BCA) yang telah dikenal sebagai pemimpin pasar dalam penyaluran KPR non-subsidi. Penelitian ini bertujuan menganalisis keunggulan, kelemahan, peluang, dan tantangan dalam pengembangan strategi pemasaran produk KPR non-subsidi BTN serta membandingkannya dengan strategi yang diterapkan BCA. Penelitian dilakukan dengan metode kualitatif melalui pendekatan studi kasus pada BTN dan BCA, dengan pengumpulan data melalui wawancara semiterstruktur kepada nasabah dan pegawai BTN, serta dokumentasi terkait produk, proses, dan inovasi pemasaran. Data dianalisis secara deskriptif menggunakan teknik analisis tematik dan matriks SWOT, didukung aplikasi NVivo untuk meningkatkan validitas dan kedalaman analisis. Hasil penelitian menunjukkan BTN unggul dalam keragaman produk, luasnya jaringan distribusi, dan kemitraan strategis dengan pengembang properti, namun masih memiliki kelemahan pada aspek digitalisasi proses dan standarisasi layanan di seluruh cabang. Sementara itu, BCA menonjol dalam efisiensi proses digital dan stabilitas suku bunga. Penelitian ini menegaskan pentingnya transformasi digital, penguatan kemitraan strategis, serta peningkatan kualitas layanan agar BTN dapat memperluas pangsa pasar KPR non-subsidi dan bersaing secara efektif dalam industri perbankan yang semakin dinamis.

Kata Kunci: Analisis SWOT, BCA, Bank BTN, Digitalisasi, KPR Non-Subsidi, Strategi Pemasaran

ABSTRACT

Competition in Indonesia's banking industry, particularly in the non-subsidized mortgage (KPR) segment, is becoming increasingly intense in line with the demands of digitalization and shifting consumer behavior that favors fast, easy, and transparent mortgage application processes. Bank Tabungan Negara (BTN), as a specialist in housing finance, must transform its marketing strategies to compete effectively with private banks such as Bank Central Asia (BCA), which is recognized as the market leader in the distribution of non-subsidized mortgages. This study aims to analyze the strengths, weaknesses, opportunities, and challenges in the development of BTN's marketing strategies for non-subsidized mortgage products, as well as to compare these with strategies implemented by BCA. The research employs a qualitative method with a case study approach focusing on both BTN and BCA. Data were collected through semi-structured interviews with BTN customers and employees, as well as documentation related to products, processes, and marketing innovations. The data were analyzed descriptively using thematic analysis and a SWOT matrix, supported by interview data processing with NVivo software to enhance objectivity and analytical depth. The results indicate that BTN excels in product diversity, extensive distribution networks, and partnerships with property developers. However, BTN still faces challenges in digitalizing its processes and standardizing service quality across all branches. Meanwhile, BCA stands out in terms of digital process efficiency and interest rate stability. The findings conclude that BTN needs to accelerate digital transformation, strengthen collaboration with strategic partners, and enhance service quality in order to expand its market share in non-subsidized mortgages amidst increasingly dynamic banking competition.

Keywords: *BCA, Bank BTN, Digitalization, Marketing Strategy, Non-Subsidized Mortgage, SWOT Analysis*