

## **ABSTRAK**

### **STRATEGI ALIANSI BANK DALAM BISNIS KREDIT KONSUMTIF TIDAK LANGSUNG (STUDI KASUS PADA PT BANK XYZ)**

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Aliansi strategis merupakan bentuk kerja sama jangka panjang antara dua atau lebih entitas bisnis yang bertujuan menciptakan keunggulan kompetitif melalui sinergi sumber daya, kapabilitas dan akses pasar. Penelitian ini bertujuan untuk menganalisis kinerja aliansi strategis Bank XYZ dengan mitra dalam bisnis kredit konsumtif tidak langsung, mengidentifikasi faktor penyebab belum efektifnya implementasi aliansi, serta merumuskan strategi pengembangan yang relevan dengan tantangan pasar.

Penelitian dilaksanakan pada Januari hingga Juli 2025 menggunakan pendekatan kualitatif dengan metode studi kasus. Data primer diperoleh melalui wawancara mendalam dengan lima narasumber yang mencakup kepala divisi dan pimpinan unit bisnis terkait pembiayaan penerusan dan pembiayaan bersama. Teknik purposive sampling digunakan untuk memastikan keterwakilan perspektif strategis dan operasional. Data dianalisis secara tematik dengan triangulasi sumber dan teori, mengacu pada Kartu Skor Aliansi Strategis dari Bamford dan Ernst (2002) dan kerangka Siklus Hidup Aliansi Strategis Dhaundiyal dan Coughlan (2020).

Hasil penelitian menunjukkan dari 14 indikator kinerja pada empat dimensi (keuangan, strategis, operasional, dan hubungan kemitraan), enam indikator pada dimensi keuangan dan strategis belum mencapai target, terutama pendapatan bunga/non-bunga, pencairan pinjaman, saldo kredit, pangsa pasar dan akuisisi nasabah baru. Faktor penghambat meliputi kebijakan appetite risiko bank yang konservatif, belum adanya standar pembagian fee, perubahan regulasi OJK, preferensi pendanaan mandiri oleh mitra, serta peningkatan risiko gagal bayar.

Strategi pengembangan diarahkan pada tiga horizon waktu, yaitu jangka pendek dengan survei evaluasi mitra berkala, jangka menengah melalui diversifikasi produk dan seleksi mitra berbasis sinergi, serta jangka panjang melalui pembentukan atau akuisisi anak perusahaan. Penelitian ini menegaskan bahwa keberhasilan aliansi strategis tidak hanya diukur dari pencapaian finansial, tetapi juga dari kesesuaian nilai, kapabilitas dan adaptivitas struktur kemitraan.

Kata kunci: aliansi strategis, kinerja aliansi, Bank, strategi pengembangan

## ABSTRACT

### **BANK ALLIANCE STRATEGY IN INDIRECT CONSUMER LENDING BUSINESS: A CASE STUDY OF PT BANK XYZ**

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Strategic alliances are long-term collaborations between two or more business entities aimed at creating competitive advantage through the synergy of resources, capabilities and market access. This study aims to analyze the performance of Bank XYZ's strategic alliances with its partners in the indirect consumer lending business, identify factors contributing to the suboptimal implementation of these alliances and formulate development strategies that align with current market challenges.

The research was conducted from January to July 2025 using a qualitative approach with a case study method. Primary data were collected through in-depth interviews with five informants, including division heads and business unit leaders responsible for channeling and joint financing schemes. Purposive sampling was applied to ensure the representation of both strategic and operational perspectives. Data were analyzed thematically through source and theory triangulation, drawing upon the Strategic Alliance Scorecard by Bamford and Ernst (2002) and the Strategic Alliance Life Cycle framework by Dhaundiya and Coughlan (2020).

Findings reveal that of the 14 performance indicators across four dimensions (financial, strategic, operational and relationship), six indicators particularly in the financial and strategic dimensions, fell short of their targets. These include interest and non-interest income, loan disbursement, outstanding loan balance, market share and new customer acquisition. Constraining factors comprise the bank's conservative risk appetite policy, the absence of standardized fee-sharing mechanisms, changes in Financial Services Authority of Indonesia regulations, partners' preference for self-funding and increased default risk.

The recommended development strategies are structured across three time horizons, consisting of short-term which focuses on conducting periodic partner evaluation surveys, medium-term which involves product diversification and synergy-based partner selection, and long-term which emphasizes establishing or acquiring subsidiaries. This study concludes that the success of strategic alliances is determined not only by financial achievements but also by the alignment of values, capabilities, and the adaptability of partnership structures.

Keywords: strategic alliance, alliance performance, banking, development strategy