



INTISARI

Penghimpunan dana murah atau *Current Account Saving Account (CASA)* merupakan salah satu faktor kunci dalam menjaga efisiensi biaya dana dan keberlanjutan profitabilitas perbankan. Di tengah normalisasi suku bunga, percepatan digitalisasi, serta meningkatnya intensitas persaingan antarbank dan fintech, pengelolaan CASA tidak lagi bersifat operasional semata, melainkan menjadi strategi inti dalam mempertahankan keunggulan bersaing.

Penelitian ini bertujuan untuk menganalisis strategi pengembangan pasar Bank Central Asia (BCA) dalam meningkatkan CASA secara berkelanjutan, dengan meninjau perbedaan peran segmen nasabah ritel dan korporat serta efektivitas channel digital dibandingkan channel fisik. Penelitian ini menggunakan pendekatan studi kasus dengan metode kualitatif interpretatif yang didukung analisis kuantitatif deskriptif. Data diperoleh melalui wawancara mendalam dengan narasumber internal BCA serta studi dokumentasi. Analisis dilakukan menggunakan kerangka PESTEL, *Porter's Five Forces*, Matriks IFE, Matriks EFE, Matriks IE, SWOT, dan *Quantitative Strategic Planning Matrix (QSPM)* untuk menentukan prioritas strategi pengembangan pasar.

Hasil penelitian menunjukkan bahwa BCA memiliki posisi internal yang kuat, terutama didukung oleh reputasi dan tingkat kepercayaan nasabah yang tinggi, stabilitas sistem transaksi digital, serta kapabilitas *cash management system* yang andal. Dari sisi eksternal, pertumbuhan transaksi digital nasional dan meningkatnya kebutuhan integrasi sistem pembayaran menjadi peluang utama dalam memperkuat CASA. Analisis QSPM menunjukkan bahwa strategi penguatan digital banking pada segmen ritel memiliki daya tarik yang lebih tinggi dalam mendorong pertumbuhan CASA jangka menengah, sementara ekspansi layanan *cash management* pada segmen korporat berperan penting dalam menjaga stabilitas dana murah jangka panjang. Oleh karena itu, strategi pengembangan pasar CASA BCA perlu diarahkan pada pendekatan portofolio yang menyeimbangkan *volume* dari segmen ritel berbasis digital dan kedalaman dana dari segmen korporat berbasis layanan terintegrasi.

Kata kunci: CASA, strategi pengembangan pasar, PESTEL, *Porter's Five Forces*, SWOT, *Key Success Factors*, IFE, EFE, IE Matrix, QSPM.



ABSTRACT

Low-cost funds, commonly referred to as Current Account Saving Account (CASA), play a critical role in maintaining funding cost efficiency and the long-term profitability of banks. Amid interest rate normalization, accelerated digitalization, and increasing competition from both conventional banks and fintech players, CASA management is no longer merely an operational function but has become a core strategic element in sustaining competitive advantage.

This study aims to analyze the market development strategy of Bank Central Asia (BCA) in strengthening CASA on a sustainable basis by examining the differing roles of retail and corporate customer segments as well as the effectiveness of digital channels compared to physical channels. This research adopts a case study approach using an interpretive qualitative method supported by descriptive quantitative analysis. Data were collected through in-depth interviews with internal stakeholders of BCA and supported by document analysis. The analytical framework employed includes PESTEL analysis, Porter's Five Forces, the Internal Factor Evaluation (IFE) Matrix, the External Factor Evaluation (EFE) Matrix, the IE Matrix, SWOT analysis, and the Quantitative Strategic Planning Matrix (QSPM) to determine strategic priorities for market development.

The findings indicate that BCA possesses a strong internal position, primarily supported by its high level of customer trust and reputation, the stability of its digital transaction systems, and its reliable cash management system capabilities. From an external perspective, the growth of national digital transactions and the increasing demand for integrated payment systems represent major opportunities for strengthening CASA. The QSPM analysis reveals that strengthening digital banking in the retail segment demonstrates higher attractiveness in driving medium-term CASA growth, while the expansion of cash management services in the corporate segment plays a crucial role in maintaining long-term stability of low-cost funds. Therefore, BCA's CASA market development strategy should be directed toward a portfolio-based approach that balances volume growth from digital retail segments with fund stability derived from corporate segments through integrated banking services.

Keywords: CASA, market development strategy, PESTEL, Porter's Five Forces, SWOT, Key Success Factors, IFE, EFE, IE Matrix, QSPM.