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Strategi Bersaing PT Bank China Construction Bank Indonesia Tbk Untuk Meningkatkan Kinerja Keuangan
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ABSTRAK

Penelitian ini bertujuan merumuskan strategi bersaing untuk meningkatkan kinerja keuangan PT Bank China Construction Bank Indonesia Tbk (CCB Indonesia) di tengah kompetisi perbankan nasional yang semakin intensif. Penelitian menggunakan pendekatan deskriptif kualitatif yang didukung oleh deskriptif kuantitatif melalui integrasi analisis lingkungan eksternal dan internal, SWOT, Matriks Internal Eksternal (IE), *Quantitative Strategic Planning Matrix* (QSPM), dan *Benchmarking* untuk menentukan strategi prioritas. Hasil penelitian menunjukkan skor Matriks IFE sebesar 3,05 dan Matriks EFE sebesar 2,90 yang menempatkan CCB Indonesia pada Kuadran IV (*grow and build*), mengindikasikan kekuatan internal yang kuat namun disertai tekanan eksternal yang tinggi. *Benchmarking* dengan ICBC Indonesia, Bank of China, dan DBS Indonesia menunjukkan bahwa profitabilitas dan efisiensi CCB Indonesia masih tertinggal akibat kontribusi *fee based income* yang rendah dan kapabilitas digital yang belum optimal. QSPM menghasilkan dua strategi utama, yaitu (1) ekspansi pembiayaan infrastruktur dan proyek strategis nasional berbasis dukungan modal dan jaringan global CCB Corporation, dan (2) peningkatan *fee based income* melalui penguatan layanan *trade finance*, *treasury*, dan *bancassurance*. Implementasi strategi ini diproyeksikan meningkatkan profitabilitas secara berkelanjutan melalui pertumbuhan aset produktif, diversifikasi pendapatan non-bunga, dan efisiensi operasional.

Kata Kunci: Strategi Bersaing, Kinerja Keuangan, SWOT, IE Matriks, QSPM, Benchmarking, Perbankan

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ABSTRACT

This study aims to formulate a competitive strategy to improve the financial performance of PT Bank China Construction Bank Indonesia Tbk (CCB Indonesia) amidst increasingly intense national banking competition. The study uses a qualitative descriptive supported by quantitative descriptive approach through the integration of external and internal environmental analysis, SWOT, Internal External Matrix (IE), Quantitative Strategic Planning Matrix (QSPM), and Benchmarking to determine priority strategies. The results show an IFE Matrix score of 3.05 and an EFE Matrix score of 2.90, placing CCB Indonesia in Quadrant IV (grow and build), indicating strong internal strength but accompanied by high external pressure. Benchmarking with ICBC Indonesia, Bank of China, and DBS Indonesia shows that CCB Indonesia's profitability and efficiency are still lagging due to low fee based income contributions and suboptimal digital capabilities. The QSPM produces two main strategies, namely (1) expansion of infrastructure financing and national strategic projects based on capital support and CCB Corporation's global network, and (2) increasing fee based income through strengthening trade finance, treasury, and bancassurance services. The implementation of this strategy is projected to increase profitability sustainably through growth in productive assets, diversification of non-interest income, and operational efficiency.

Keywords: Competitive Strategy, Financial Performance, SWOT, IE Matrix, QSPM, Benchmarking, Banking