

INTISARI

Penelitian yang berjudul Analisis Strategi Bersaing Produk Pembiayaan Pada PT Federal International Finance ini bertujuan untuk menganalisis faktor-faktor yang menjadi kekuatan dan kelemahan, mengevaluasi strategi yang diterapkan, dan menentukan strategi alternatif bagi PT. Federal International Finance agar dapat menghadapi persaingan di industri Pembiayaan .

Data yang digunakan dalam penelitian ini adalah data primer dan sekunder. Data primer diperoleh melalui proses wawancara dengan pihak manajemen setingkat *Division Head* dari PT Federal International Finance, sedangkan data sekunder diperoleh dari data yang diterbitkan oleh Asosiasi Perusahaan Pembiayaan Indonesia (APPI), Otoritas Jasa Keuangan, dan Badan Pusat Statistik. Analisis yang digunakan dalam penelitian ini yaitu analisis lingkungan eksternal yang menggunakan analisis karakteristik industri, analisis *Porter's Five Forces*, analisis *Industry's Driving Forces*, dan analisis *Key Success Factors*, sedangkan analisis lingkungan internal dilakukan berdasarkan sumber daya perusahaan baik sumber daya *tangible* maupun *intangible* dan berdasarkan kapabilitas fungsional yang meliputi fungsi aspek pemasaran, keuangan, dan sumber daya manusia dan operasional yang selanjutnya dievaluasi melalui analisis SWOT sehingga diharapkan dapat memberikan gambaran bagi manajemen PT Federal International Finance mengenai kekuatan, kelemahan, peluang, dan ancaman bagi perusahaan.

Hasil Penelitian menunjukkan bahwa dari perusahaan menerapkan *broad differentiation strategy* untuk dapat bersaing dalam industri. Dalam *product life cycle*, industri pembiayaan berada pada fase *maturity*. Perusahaan dapat meningkatkan peluang dari kecilnya kemungkinan pendatang baru untuk masuk, memanfaatkan kapabilitas perusahaan yang menimbulkan *temporary competitive advantage* seperti *brand, company image and reputational asset* serta *company culture and incentive systems*. Kelemahan PT Federal International Finance perlu diperbaiki sehingga memperkuat strategi perusahaan terhadap ancaman dari pesaing.

Kata kunci: Analisis karakteristik industri, analisis *Porter's Five Forces*, analisis *Industry's Driving Forces*, analisis *Key Success Factors*, analisis SWOT, analisis sumber daya, dan analisis kapabilitas fungsional.

ABSTRACT

The research about Competitive Strategy Analysis for Financing Services in PT Federal International Finance (FIFGROUP) aims to analyze the strengths and weaknesses factors, evaluate the implemented strategies, and determine alternative strategies for PT Federal International Finance (FIFGROUP) in order to face competition in Financing industry.

Primary and secondary data are used in this research. Primary data was obtained from the interview with the Division Head from PT Federal International Finance (FIFGROUP). Secondary data was obtained from the data published by Indonesian Finance Companies Association (APPI), Financial Services Authority, and Central Bureau of Statistics. The analysis used in this research are the external environment using industry characteristic analysis which was Porter's Five Forces analysis, Industry's Driving Forces analysis, and Key Success Factors analysis, and the internal environmental analysis is based on the company's resources for both tangible and intangible resources. Also was based on the functional capability aspects which was the functions of marketing, finance, and human resources. And for the operational aspects which were then evaluated through SWOT analysis, it was late used to provide strengths, weaknesses, opportunities and threats overview the for the company.

The conclusion of the research shows that broad differentiation strategy has been applied in the company in order to compete in the financing industry. In the product life cycle, the financing industry is in the maturity phase. Companies can increase the chances of small entry of new entrants, exploit the company's capabilities that generate temporary competitive advantages such as brand, company image and reputational assets, company culture and incentive systems. The weakness of PT Federal International Finance needs to be improved in order to strengthen the company's strategy against the threats of competitors.

Kata kunci:

Analysis of industry characteristics, Porter's Five Forces analysis, Industry's Driving Forces analysis, Key Success Factors analysis, SWOT analysis, resource analysis, and functional capability analysis.