

Potensi Sumber Daya Alam yang berada di Kodya Bontang dan Kabupaten Kutai Timur menciptakan kegiatan perekonomian yang besar, sehingga beberapa perusahaan besar membangun Kawasan Industri serta mendorong pemekaran wilayah Pemerintahan Daerah. Kondisi ini juga diikuti oleh sektor perbankan dan lembaga pembiayaan untuk membuka kantor cabang di wilayah tersebut.

PT. Bank Rakyat Indonesia (BRI) menjadi pionir dengan membuka kantor cabang guna menangkap peluang usaha yang sangat besar tersebut dan menjadi market leader baik dari penghimpunan dana maupun penyaluran kreditnya. Kondisi lingkungan yang selalu berubah menuntut manajemen kantor cabang BRI Bontang untuk selalu merubah strategi agar tetap menjadi market leader dengan meningkatkan market share-nya.

Tracy dan Wiera menyatakan bahwa untuk meraih keunggulan kompetitif didalam persaingan yang ketat mengusulkan tiga nilai disiplin atau kemampuan kinerja strategis, yaitu kepemimpinan produk (product leadership), kedekatan dengan pelanggan (customer intimacy), dan keunggulan operasional (operational excellence). Sedangkan menurut Ansoff's Product-Market Grid, alternatif yang relevan dalam perumusan strategi pemasaran kredit ritel adalah penetrasi pasar, yaitu penetrasi pasar berbasis nasabah dan berbasis jenis kredit ritel.

Berdasarkan analisa Swot yang menghasilkan matrik Internal Faktor Evaluation (IFE), matrik External Faktor Evaluation (EFE) dan matrik profil persaingan dengan tehnik pemilihan strategi Quantitatif Strategic Planing Matrix (QSPM), Kantor Cabang BRI Bontang berada pada kuadran II, yaitu pada posisi Growth and Build. Sehingga terdapat dua pilihan strategi dasar yaitu strategi intensif dan strategi integrasi, mengingat kantor cabang merupakan unit operasional maka alternatif yang relevan adalah strategi intensif melalui kombinasi ketiga alternatif tersebut dan dilengkapi dengan strategi kedekatan dengan pelanggan, memperbaiki teknologi, harga, produk, proses dan promosi.

Kata kunci : Analisa SWOT, Internal Faktor Evaluation (IFE), Eksternal Faktor Evaluation (EFE), Quantitative Strategic Planning Matrix (QSPM), Product-Market Grid, kepemimpinan produk, kedekatan pelanggan, keunggulan operasional.



The potential of natural resources in Bontang Municipality and Kutai Timur Regency create significant economy activity, as a result, several large companies to build Industrial Zones and to encourage expansion of the Regional Government area. This condition is also accompanied by the banking sector and financing institutions to open branch offices in the region.

PT. Bank Rakyat Indonesia (BRI) becomes a pioneer by opening a branch office to capture the business opportunities and become the market leader in both collection and distribution of credit funds. Environmental conditions are always changing demands BRI branch office management in Bontang to constantly changing its strategy to remain its position as market leader by increasing its market share.

Tracy and Wiserma stated that in order to achieve competitive advantage in the intense competition, there are three discipline values or strategic performance capabilities, they are product leadership, customer intimacy, operational excellence. While, according to Ansoff's Product-Market Grid, relevant alternative in constructing retail credit marketing strategy is market penetration, that is, market penetration based on customer and types of retail credit.

Based on SWOT analysis that produces Internal Factor Evaluation (IFE) matrix, External Factor Evaluation (EFE) matrix, and competitive profile matrix with strategy selection technique Quantitative Strategic Planning Matrix (QSPM); BRI branch office in Bontang is in position quadrant II, that is, in the position of Growth and Build. So that, there are two choices of basic strategy, they are intensive strategy and integration strategy, considering branch office is operational unit, therefore, the relevant alternative is intensive strategy through a combination of these three alternative strategies and is equipped with proximity to customers, technology improvement, price, product, process and promotion.

Key words: SWOT Analysis, Internal Factor Evaluation (IFE), External Factor Evaluation (EFE), Quantitative Strategic Planning Matrix (QSPM), Product-Market Grid, product leadership, proximity to customers, operational superiority.