

ABSTRAK

**IDENTIFIKASI KEUNGGULAN BERSAING
PT PANIN BANK TBK DALAM MENGHADAPI
PERSAINGAN PADA INDUSTRI PERBANKAN
14/376596/PEK/20363**

Penelitian ini bertujuan untuk mengidentifikasi sumber daya dan kapabilitas perusahaan serta mengidentifikasi kekuatan yang menjadi sumber keunggulan bersaing Bank Panin.

Alat analisis dalam penelitian ini menggunakan Analisis *Value Chain*, bertujuan untuk mengurutkan aktivitas-aktivitas utama dan aktivitas-aktivitas pendukung pada Bank Panin. Analisis SWOT, digunakan untuk menganalisis internal dan eksternal perusahaan, dengan mengidentifikasi faktor-faktor kekuatan dan kelemahan, dan pendekatan *Resources Based View* (RBV) dengan analisis VRIO, yang terdiri dari bernilai, langka, tidak mudah ditiru, dan terorganisasi dengan baik oleh perusahaan.

Hasil penelitian menunjukkan bahwa kekuatan dan kelemahan berdasarkan analisis SWOT yaitu pengalaman perusahaan, reputasi sebagai bank yang sehat, budaya organisasi, *database* nasabah prospektif, *performance management system*, peningkatan kualitas SDM melalui program *training*, dan riset terhadap kebutuhan nasabah. Serta beberapa kelemahan yang diidentifikasi yaitu jumlah jaringan ATM, penyampain infomasi promo dan pengembangan fitur melalui media *online* dan *offline*, gedung dan perlengkapan kantor, fitur layanan ATM, sistem pelayanan terhadap nasabah, *review* pengadaan dan perpanjangan vendor fasilitas kantor. Sedangkan berdasarkan hasil analisis VRIO Bank Panin memiliki keunggulan kompetitif differensiasi yang berdasar pada *uniqueness driver* dan *cost driver*. Namun dalam hal ini keunggulan diferensiasi yang dimiliki Bank Panin lebih didominasi berdasakan *uniqueness driver*. Keunggulan yang dimiliki terutama berdasar pada budaya organisasi, pengalaman perusahaan, peningkatan kualitas sumber daya manusia melalui program *training*, dan riset terhadap kebutuhan nasabah.

Kata kunci: keunggulan bersaing, sumber daya dan kapabilitas, analisis *value chain*, analisis SWOT, analisis VRIO.

ABSTRACT
IDENTIFICATION OF COMPETITIVE ADVANTAGE
PT PANIN BANK TBK IN THE COMPETITION
OF THE BANKING INDUSTRY
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The purpose of the research to identify company's resources and capabilities and identify the strengths that are the source of Bank Panin's competitive advantage.

The analytical tool in this research uses Value Chain Analysis, aiming to sort the main activities and supporting activities at Panin Bank. SWOT analysis, used to analyze internal and external companies, by identifying factors of strengths and weaknesses, and the Resources Based View (RBV) approach with VRIO analysis, which consists of valuable, rare, imitability, organized by the company which identifies potential resources and capabilities as the company's internal strength to achieve sustainable competitive advantage

The results showed that the strengths and weaknesses based on the SWOT analysis were company experience, a reputation as a healthy bank, organizational culture, prospective customer databases, performance management system, improving the quality of human resources through training programs, and research on customer needs. As well as a number of weaknesses identified, namely the number of ATM networks, delivery of promo information and feature development through online and offline media, office buildings and equipment, ATM service features, customer service systems, review of procurement and extension of office facilities vendors. While based on the results of VRIO analysis, Bank Panin has a competitive advantage of differentiation based on the uniqueness of drivers and cost drivers. But in this case the differentiation advantages possessed by Bank Panin are more dominated by the uniqueness of the driver. Its advantages are mainly based on organizational culture, company experience, improving the quality of human resources through training programs, and research on customer needs.

Keywords: competitive advantage, resources and capabilities, value chain analysis, SWOT analysis, VRIO analysis.