

## INTISARI

### **Judul : Strategi Bisnis BNI Card Center untuk mencapai 1,9 juta kartu kredit**

Penelitian tesis ini dilakukan dengan tujuan untuk mendapatkan rumusan strategi bersaing dari kartu kredit BNI dalam menghadapi persaingan industri kartu kredit dan mengetahui alternatif strategi agar kartu kredit BNI menjadi market leader di Indonesia, dengan cara mengidentifikasi faktor lingkungan eksternal maupun faktor lingkungan internal BNI Card Center.

Analisis Lingkungan eksternal dilakukan melalui analisa *PEST* (analisa Politik, Ekonomi, Sosial dan Teknologi), *analisa Driving Forces*, *analisa Five Forces Model* Bisnis kartu kredit, analisis segmen premium kartu kredit dan analisis *Key Success Factor* (KSF). Sedangkan analisis lingkungan internal dilakukan dengan menganalisa faktor manajerial, faktor kemampuan bersaing perusahaan, faktor keuangan, faktor teknis dan analisa *SWOT*.

Dari hasil analisa tersebut dibuatlah pilihan alternatif strategi. Untuk mencapai Visi Kartu Kredit BNI agar menjadi market leader yang unggul dalam layanan dan kinerja pada bisnis kartu di Indonesia maka dibuat roadmap target kartu kredit yang harus dicapai hingga tahun 2013 dan grand strategi pencapaiannya.

Kata kunci : strategi bersaing, analisa lingkungan, *roadmap*, *grand strategy*.



## ABSTRACT

**Title: BNI Card Center Business Strategy to reach 1.9 million credit cards**

This thesis was conducted in order to obtain the formulation of BNI credit cards competitive strategy to face competition in credit card industry and find out alternative strategies in order that BNI credit cards become the market leader in Indonesia, by analysing the external environmental factors and internal environmental factors of BNI Card Center.

The external environment analysis is obtained using PEST analysis (analysis of Political, Economic, Social and Technology), Driving Forces analysis, Five Forces Model analysis, credit card segment analysis and Key Success Factor analysis (KSF). Meanwhile, the internal environment analysis is conducted by analysing managerial factors, capability of competing firms, financial factors, technical factors and also using SWOT analysis.

Those analysis result discover an alternative strategy. To achieve vision of the Credit Card in order to become market leader in service excellence and performance in Indonesian card businesses, then the credit card roadmap created untill 2013 and the grand strategy.

**Keywords:** competitive strategy, environmental analysis, roadmap, grand strategy.