



COMPETITIVE ADVANTAGE STRATEGY IN FINANCIAL SERVICE INDUSTRY (Case Study : Astra Credit Companies)

ABSTRACT

The purpose for this study was to evaluate and explain the various opportunities and also challenges that are being and will be faced by Astra Credit Companies, and also be able to explain the characteristics and the position of Astra Credit Companies competitive strategy position in financial service industries.

This research is a case studies that highlight the full context of the analysis based on existing conditions in the company. By using qualitative methods are based on the competitive strategy formulation at Astra Credit Companies. To evaluate strategies that exist within the company, it used PEST analysis (Politic, Economy, Social_Culture, Technology), Five Force Model and the Industry Life Cycle to see threats and opportunities. As for seeing strengths and weaknesses internal, used Value Chain analysis and Competitive Strategy tipology by Miles and Snow.

From these results it can be concluded that the existing competitive strategy at Astra Credit Companies currently does not optimal enough to maintain and improve company performance in terms of sales and operations. And because of that, it is necessary to reform and improvements adjusted with industry environment that affecting the company, so that in the future Astra Credit Companies can continue to maintain its market share and quality performance.

Keywords : Competitive Strategy, Miles and Snow Tipology, Financial Service Company