



ABSTRAK

EVALUASI STRATEGI PENINGKATAN DANA MURAH DAN DIGITAL BANKING DI CIMB NIAGA

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Peran intermediasi perbankan sebagai lembaga penghimpun dana mengalami tantangan dengan berkembangnya teknologi informasi digital yang merambah seluruh industri keuangan, baik bank maupun non-bank. Strategi untuk mengelola porsi dana murah dan mengembangkannya melalui *platform digital banking* akan menentukan kualitas dan mempengaruhi sejauh mana bank bisa menjalankan peran intermediasi dan mampu memperoleh keunggulan bersaing.

Penelitian ini bertujuan untuk mengevaluasi apakah usaha yang dilakukan untuk meningkatkan dana murah dan utilisasi digital banking di PT Bank CIMB Niaga, Tbk telah sejalan dengan strategi perusahaan. Penelitian bersifat kualitatif melalui evaluasi strategi berdasarkan Rumelt *framework* yang terdiri dari empat tahap yaitu konsistensi (*consistency*), keunggulan (*advantage*), kesesuaian (*consonance*) dan kelayakan (*feasible*); dengan pendekatan *resource based view* menggunakan alat analisis kinerja, *value chain*, *VRIO framework*, dan konsep *market orientation* pada beberapa indikator. Hasil penelitian adalah bahwa strategi peningkatan dana murah yang diterapkan telah konsisten, unggul, sesuai dan layak dengan strategi perusahaan. Sementara untuk strategi peningkatan digital *banking* diperoleh hasil bahwa strategi yang diterapkan telah konsisten, unggul dan sesuai, namun belum sepenuhnya memenuhi kelayakan.

Rekomendasi yang diberikan kepada PT Bank CIMB Niaga, Tbk adalah mencantumkan pengelolaan dana murah sebagai item utama KPI karyawan di seluruh direktorat, melakukan penyempurnaan terintegrasi antara platform *digital* dan platform *online* pada empat platform digital unggulan yang saat ini sudah berjalan dan mengembangkan produk yang saling berkaitan antara dana murah dan kredit .

Kata kunci : dana murah, digital *banking*, evaluasi strategi, *resource based view*



ABSTRACT

STRATEGY EVALUATION TO INCREASE LOW COST FUND AND DIGITAL BANKING IN BANK CIMB NIAGA

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Banking intermediation role an institution that gathers fund from society in the form of savings and distributes the fund to the society in the form of credits are experiencing challenges with the development of digital information technology that impact the entire financial industry, both banks and non-banks. Strategies of managing and expanding the low cost fund through digital banking platform will determine quality level achieved and affect the extent to which banks can obtain a competitive advantage.

This study aims to evaluate wheter strategies and efforts being made to strengthen low cost fund performance and the utilization of digital banking of PT Bank CIMB Niaga Tbk has been in line with the corporate strategy. This study framework is evaluating the strategy through qualitative research based on Rumelt's framework, which consists of four stages, namely consistency, advantage, consonance, and feasible; with the approach of the resource based view using performance analysis, value chain, the VRIO framework, and the concept of market orientation on several financial indicators. The results of the study is that the conduct of the strategy to increase low cost funds have been applied consistently, consonance, advance and feasible with the corporate strategy. While the strategy to increase digital banking utilization that adopted has been conduct consistently, superior and fit, but not yet fully meet the feasibility.

The recommendations given to the bank is to list down low cost fund portfolio management as one of KPI main item for employees throughout all directorate, do the refinement of integrated platform between digital and online platform attached to four leading digital platform that are currently running and to develop products that are interrelated between low cost funds and lending product throughout all directorate.

Keywords : low cost fund, digital banking, strategy evaluation, resource based view