

ABSTRAK

ANALISIS STRATEGI DIVISI MASS FUNDING BANK Z DALAM MENINGKATKAN PROPORSI DANA SIMPANAN MURAH

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Bank memiliki kegiatan usaha pokok untuk menghimpun dana simpanan masyarakat dan menyalurkannya berupa kredit kepada pelaku usaha sehingga dapat membangun kesejahteraan ekonomi masyarakat. Untuk dapat mengoptimalkan pendapatan bunga kredit, maka salah satu cara yaitu menghimpun dana simpanan murah yaitu (giro dan tabungan). Dengan perkembangan teknologi maka mendorong persaingan penghimpunan dana simpanan murah di Industri perbankan saat ini cukup ketat.

Dalam penelitian ini, dilakukan analisis faktor lingkungan eksternal (analisis lingkungan makro berdasarkan faktor ekonomi, sosial budaya, politik dan hukum, teknologi serta demografi, dan analisis lingkungan industri dengan menggunakan *Five Forces Model*) dan analisis lingkungan internal, analisis posisi perusahaan dengan menggunakan analisis SWOT, serta analisis strategi dengan menggunakan *IFE/EFE Matrix* dan konsep *The Value Disciplines*.

Hasil penelitian menunjukkan bahwa pada analisis lingkungan makro, menyatakan adanya peluang bagi Divisi Mass Funding dalam meningkatkan proporsional dana simpanan murah. Pada analisis lingkungan industri terdapat beberapa faktor yaitu kekuatan tawar-menawar pembeli, persaingan dalam industri dan munculnya produk pengganti yang memiliki pengaruh bagi Divisi Mass Funding dalam meningkatkan dana simpanan murah. Sedangkan faktor-faktor berikut ini seperti kekuatan tawar-menawar pemasok, dan ancaman pendatang baru tidak memberikan pengaruh yang signifikan bagi persaingan dalam menghimpun dana simpanan murah. Kondisi internal perusahaan sangat baik khususnya brand perusahaan yang kuat dan jaringan kerja yang tersebar di seluruh wilayah Indonesia. Pada analisis SWOT, kekuatan perusahaan terletak pada brand perusahaan yang kuat, infrastruktur jaringan dan komunikasi yang kuat, diferensiasi dan diversifikasi produk dan jasa layanan perbankan dan jaringan kerja yang besar dan tersebar. Kelemahan terletak pada layanan terhadap nasabah yang belum optimal, pemasaran produk dan jasa yang belum terintegrasi, dan kapabilitas *Relationship Manager* (RM) sebagai *financial advisory*. Peluang terletak pada bonus demografi 2020-2035, Perkembangan digital banking, peningkatan jumlah pengguna aktif medsos dan internet dan pertumbuhan ekonomi digital. Ancaman terletak pada revolusi gaya hidup dan perilaku masyarakat menuju budaya digital, perkembangan *Financial Technology* (*Fintech*) dan Perkembangan tindakan kejahatan digital di dunia perbankan. Hasil analisis strategi berdasarkan *IFE/EFE Matrix* menunjukkan bahwa strategi yang lebih tepat dijalankan Divisi Mass Funding adalah strategi *Strength-Opportunity*. Dan berdasarkan analisis strategi bersaing dengan konsep *The Value Disciplines*, disiplin strategi yang lebih tepat dijalankan oleh Divisi Mass Funding adalah *Product Leadership*.

Kata kunci: Strategi Bersaing, *Five Forces Model*, SWOT, *The Value Discipline*.

ABSTRACT

ANALYSIS STRATEGY OF MASS FUNDING DIVISION OF BANK Z IN INCREASING THE PROPORTION OF LOW COST SAVING FUNDS

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Banks have the main business activities to collect public savings funds and distribute them in the form of credit to business actors so as to build the economic welfare of the community. To be able to optimize credit interest income, one way is to collect low cost savings funds, namely (current accounts and savings). With the development of technology, competition for cheap savings in the banking industry is currently quite tight.

In this study, Performed analysis of external environmental factors (macro environmental analysis based on economic, socio-cultural, political and legal factors, technology and demographics, and industrial environmental analysis using the Five Forces Model) and internal environmental analysis, analysis of company position using SWOT analysis, and analysis strategy using IFE / EFE Matrix and the concept of The Value Disciplines.

The results showed that the analysis of the macro environment, stated that there was an opportunity for the Mass Funding Division to increase the proportion of cheap savings funds. In the analysis of the industrial environment, there are several factors, namely the bargaining power of buyers, competition in the industry and the emergence of substitute products that have an influence on the Mass Funding Division in increasing cheap savings funds. Meanwhile, the following factors, such as the bargaining power of suppliers, and the threat of new entrants, do not have a significant effect on competition in collecting cheap savings funds. The internal condition of the company is very good, especially a strong company brand and a network that spreads throughout Indonesia. In a SWOT analysis, the company's strength lies in a strong corporate brand, strong network and communication infrastructure, differentiation and diversification of banking products and services and a large and spread network. Weaknesses lie in services to customers that are not yet optimal, marketing of products and services that are not yet integrated, and Capability of Relationship Manager (RM) as financial advisory. Opportunities lie in the 2020-2035 Demographic Bonus, the Development of Digital Banking, the Increase in the Number of Social Media and Internet Active Users and the Growth of the Digital Economy. The threat lies in the Lifestyle Revolution and people's behavior towards a digital culture, the development of financial technology and the development of digital crime in the banking world. The results of the strategy analysis based on the IFE / EFE Matrix show that the strategy that is more appropriate for the Mass Funding Division is the Strength-Opportunity strategy. And based on the analysis of competitive strategies with the concept of The Value Disciplines, the more appropriate strategic discipline implemented by the Mass Funding Division is Product Leadership.

Keywords: *Competitive Strategy, Five Forces Model, SWOT, The Value Disciplines.*