

INTISARI

BRI Kantor Cabang Bumi Serpong Damai adalah salah satu unit kerja PT. Bank Rakyat Indonesia Tbk (Persero) di wilayah Serpong Kota Tangerang Selatan. Melihat populasi perusahaan-perusahaan perbankan yang membuka operasional layanan di wilayah tersebut mendorong penelitian ini dilakukan. Penelitian ini bertujuan untuk menganalisis keunggulan kompetitif produk kredit ritel komersial BRI Kantor Cabang Bumi Serpong Damai terhadap bank BCA, bank Mandiri dan Bank BNI di wilayah Serpong yang meliputi *tangible asset* seperti faktor fisik, produk, teknologi dan *intangible asset* seperti kapabilitas sumber daya manusia dan reputasi.

Sampel dalam penelitian ini dilakukan terhadap nasabah kredit ritel komersial BRI Kantor Cabang Bumi Serpong Damai dan Kantor Cabang Pembantu Supervisinya yang memiliki fasilitas produk kredit sejenis di bank BCA, bank Mandiri dan bank BNI dengan analisis statistik deskriptif. Pendekatan *Resource Based View* sebagai dasar untuk kerangka pemikiran penelitian dengan melihat faktor-faktor tertentu yang diteliti dan di sesuaikan dengan penentuan tingkat keunggulan kompetitif dengan pendekatan VRIN (*Valuable, Rareness, Imitability, Non Substitute*).

Dari hasil penelitian ini, tingkat keunggulan kompetitif faktor produk BRI dibandingkan bank BCA, bank Mandiri dan bank BNI relatif sama. Tetapi tingkat keunggulan kompetitif BRI dengan BCA di faktor fisik dan teknologi, BRI tidak lebih unggul. Untuk faktor yang sama dibandingkan dengan bank Mandiri dan bank BNI, tingkat keunggulan kompetitif BRI lebih unggul. Faktor kapabilitas sumber daya manusia dan reputasi BRI dibandingkan dengan bank BCA, bank Mandiri dan bank BNI, BRI memiliki keunggulan. Dengan pendekatan VRIN faktor fisik, produk, teknologi dan kapabilitas sumber daya manusia BRI adalah *competitive parity* dan faktor reputasi BRI adalah *temporary competitive advantage*.

Perbaikan dan pengembangan terhadap faktor fisik, produk, teknologi dan kapabilitas sumber daya manusia harus terus menerus dilakukan dan untuk faktor reputasi BRI fokus dalam peningkatan image perusahaan. Meningkatkan faktor-faktor tersebut dari posisi *competitive parity* menjadi *temporary competitive advantage* dan faktor di posisi *temporary competitive advantage* menjadi *sustained competitive advantage*.

Kata kunci: sumber daya, keunggulan kompetitif, resource based view, VRIN

ABSTRACT

BRI Bumi Serpong Damai is one of branch PT. Bank Rakyat Indonesia (Persero) in Serpong area at South Tangerang City. Seeing the populations banking companies were opening service operations in the region to encourage the study was conducted. This study aimed to analyze the competitive advantage of loan products ritel komersial BRI Bumi Serpong Damai branch against the bank BCA, bank Mandiri and bank BNI in Serpong area that includes tangible assets such as physical factors, product, technology and intangible assets such as human resource capabilities and reputation.

This research conducted on ritel komersial loan customers BRI Bumi Serpong Damai branch and sub-branch supervision who have products similar loan facility at a bank BCA, bank Mandiri and bank BNI with descriptive statistical analysis. Resource Based View approach as the basis for a framework of research by looking at certain factors was researched and adjusted to the determination the level of competitive advantage with the approach VRIN (Valuable, Rare, Imperfect Imitability, Non-substitutability).

From these results, the level of competitive advantage BRI product factor than bank BCA, bank Mandiri and bank BNI relatively the same. But the competitive advantage level BRI comparison with bank BCA in physical and technological factors, BRI not has a stronger level. To the same factors as compared with Bank Mandiri and Bank BNI, BRI has a stronger level. Human resource and reputation factor in comparison bank BCA bank BRI, bank Mandiri and bank BNI, BRI has a stronger level. With VRIN approach to physical factors, product, technology and human resource are competitive parity for BRI and BRI reputation factors are temporary competitive advantage.

Improving and developing of physical, products, technologies and human resources factors should continuously and BRI needs to focus on reputation factor in improving the company image. Improving several factors to enhance the competitive advantage from competitive parity position becomes temporary competitive advantage and factor in the temporary position becomes sustained competitive advantage.

Keywords: resources, competitive advantage, resource based view, VRIN.