

## INTISARI

Penelitian ini bertujuan mengetahui keunggulan kompetitif Bank BRI Kantor Cabang Pamulang terhadap Bank Mandiri, Bank BNI, Bank BCA dan Bank CIMB Niaga di area Pamulang Tangerang Selatan, yang meliputi faktor fisik, produk dan teknologi yang merupakan *tangible assets* serta faktor kapabilitas SDM dan reputasi yang merupakan *intangible asset*.

Analisis dilakukan terhadap sampel dengan kriteria sebagai nasabah simpanan Bank BRI dan juga menjadi nasabah simpanan Bank Mandiri, dan atau BNI dan atau BCA dan atau CIMB Niaga yang berdomisili di area Pamulang. Analisis berdasarkan pendekatan *resource based view (RBV)* dan dilakukan analisis statistik deskriptif. Penentuan keunggulan kompetitif dilakukan berdasarkan hasil analisis deskriptif dan dengan pendekatan VRIN.

Hasil penelitian ini adalah BRI memiliki keunggulan kompetitif yang relatif sama dibanding Bank Mandiri, BNI dan BCA di Pamulang pada faktor fisik, produk, teknologi dan kapabilitas SDM, kecuali pada faktor reputasi BRI cenderung lebih unggul. Sedangkan terhadap Bank CIMB Niaga, BRI memiliki keunggulan kompetitif yang cenderung lebih kuat pada semua faktor. Secara keseluruhan, hasil analisis berdasarkan pendekatan VRIN, tingkat keunggulan kompetitif Bank BRI terhadap Bank Mandiri, BNI dan BCA di Pamulang adalah *competitive parity* karena 4 dari 5 faktor sumber daya posisinya relatif sama. Sedangkan tingkat keunggulan BRI Pamulang terhadap Bank CIMB Niaga adalah *temporary competitive advantage*, karena semua faktor keunggulan BRI lebih kuat dibanding Bank CIMB Niaga.

Faktor-faktor yang menentukan keunggulan kompetitif harus selalu diperbarui agar sesuai dengan perubahan eksternal terutama teknologi informasi yang mempengaruhi sistem operasi bank dan preferensi nasabah dalam memilih produk dan jasa bank. Bank BRI Pamulang disarankan untuk terus meningkatkan posisi keunggulan kompetitif *competitive parity position* menjadi *temporary competitive advantage maupun sustained competitive advantage* dengan akselerasi teknologi informasi, jaringan e-channel serta diferensiasi produk, saluran distribusi, personil dan citra.

**Kata kunci:** keunggulan kompetitif, *resource based view*, fisik, produk, teknologi, kapabilitas SDM, reputasi, VRIN

## **ABSTRACT**

*This study aims to determine the competitive advantages of Bank BRI Pamulang to Bank Mandiri, Bank BNI, Bank BCA and Bank CIMB Niaga in South Tangerang Pamulang area, which includes physical factors, products and technologies that are tangible assets and human resource capability factor and reputation as an intangible asset.*

*Analyses were performed on samples with the criteria as customer of Bank BRI and also a customer of bank deposits, and or BNI and or BCA and CIMB Niaga or domiciled in Pamulang area. Analysis is based on resource-based view (RBV) and descriptive statistical analysis. Determination of competitive advantage is based on the results of the descriptive analysis and the approach of VRIN.*

*Results of this study are BRI Pamulang has the same relative competitive advantage compared to Bank Mandiri, BNI and BCA in Pamulang in physical, products, technologies and human resource capability factors, but BRI Pamulang has stronger reputation. BRI Pamulang has competitive advantage that tends to be stronger against Bank CIMB Niaga Pamulang in all factors. VRIN analysis results based approach, the level of competitive advantage BRI Pamulang against Bank Mandiri, Bank BNI and Bank BCA in Pamulang are competitive parity because four from five factors have the same relative competitive advantage. The level of competitive advantage BRI Pamulang against Bank CIMB Niaga Pamulang is temporary competitive advantage because BRI Pamulang has stronger competitive advantage in all factors.*

*The factors that determine the competitive advantage should always be updated to match the external changes mainly affect the information technology system of bank operations and customer preferences in choosing banks' products and services. Bank BRI Pamulang is advised to enhance the competitive advantage of competitive parity position becomes a temporary competitive advantage position and sustained competitive advantage position, so BRI must accelerate the development of information technology , e-channel network and product, distribution channels, personnel and image differentiation.*

**Keywords:** *competitive advantage, resource-based view, physical, products, technology, human resource capabilities, reputation, VRIN*