

## INTISARI

PT Bank Commonwealth merupakan anak perusahaan Commonwealth Bank of Australia yang merupakan penyedia jasa keuangan terpadu terbesar di Australia. Kehadiran PT Bank Commonwealth di Indonesia merupakan bagian dari strategi panjang Commonwealth Bank of Australia dalam hal strategi pengembangan bisnis di kawasan Asia Pasifik. Sebagai bank yang masih relatif baru di Indonesia, Bank Commonwealth masih mencari pangsa pasar dan penetrasi yang tepat untuk mendukung strategi yang telah dimiliki bank. Dengan visi “Menjadi yang terbaik dalam memberikan dukungan finansial bagi perorangan, pelaku usaha dan masyarakat luas”, maka bank commonwealth dituntut untuk selalu dapat berkembang dan berinovasi atas produk dan layanan jasa yang dimiliki.

Pada penelitian ini menjabarkan analisis lingkungan eksternal dan internal dari industri perbankan, analisis SWOT dari Bank Commonwealth, serta implementasi strategi yang dibutuhkan oleh Bank Commonwealth untuk dapat bersaing dalam industri perbankan. Analisis dilakukan dengan menggunakan data statistik perbankan nasional dan data Laporan Tahunan Bank Commonwealth tahun 2013.

Dari penelitian yang telah dilakukan atas lingkungan eksternal dan internal maka dapat dilihat persaingan di industri perbankan sangat ketat. Hal ini bisa dilihat dari faktor eksternal dan internal yang mempengaruhi industri perbankan, terutama Bank Commonwealth. Dan melalui analisis SWOT, peneliti mengidentifikasi Bank Commonwealth atas aspek kekuatan, kelemahan, kesempatan dan ancaman dalam persaingan untuk mencapai keunggulan. Selain itu berdasarkan hasil perbandingan antara strategi terbaik yang dijabarkan penulis dengan implementasi strategi bisnis yang dimiliki oleh Bank Commonwealth, diketahui bahwa masih banyak strategi pilihan terbaik dari penulis yang belum atau tidak dilakukan oleh Bank Commonwealth. Implementasi strategi bisnis yang dilakukan oleh Bank Commonwealth perlu difokuskan pada optimalisasi dan pengembangan strategi yang sudah ada. Guna menunjang hal tersebut, terdapat sejumlah saran yang dapat diperhatikan oleh Bank Commonwealth, yakni mengembangkan dan mensosialisasikan kanal distribusi elektronik, meningkatkan *awareness* kepada masyarakat dengan mengadakan melakukan promosi secara besar-besaran, membuka unit atau kanal Premiere Banking (layanan prima bank) dan unit usaha syariah, dan meningkatkan kualitas atas layanan di cabang.

*Kata kunci: strategi, analisis lingkungan industri, SWOT, keunggulan bersaing*

## **ABSTRACT**

*PT Bank Commonwealth is a subsidiary of Commonwealth Bank of Australia which is the largest integrated financial services provider in Australia. The presence of PT Bank Commonwealth in Indonesia is part of a long strategy of the Commonwealth Bank of Australia in terms of business development strategy in the Asia Pacific region. As a bank that is still relatively new in Indonesia, Commonwealth Bank is still looking for market share and penetration appropriate to support the strategy that has been owned by the bank. With the vision "To be the best in providing financial support for individuals, businesses and society at large", the bank commonwealth are required to always be able to grow and innovate on products and services that are owned.*

*The study describes the analysis of external and internal environment of the banking industry, a SWOT analysis of Commonwealth Bank, as well as the implementation of the strategy required by the Commonwealth Bank to be able to compete in the banking industry. Analyses were performed using the statistic of national banking industry and Commonwealth Bank Annual Report 2013.*

*From the research that has been done on the external and internal environment, it can be seen in the banking industry competition is very tight. This can be seen from the external and internal factors affecting the banking industry, especially for Commonwealth Bank. And through SWOT analysis, researchers identified the Commonwealth Bank on aspects of the strengths, weaknesses, opportunities and threats in competition to achieve excellence. Also based on the results of the comparison between the best strategies from the researcher with the implementation of a business strategy that is owned by the Commonwealth Bank, it is known that there are many best option strategies from researcher who have not been or are not carried out by the Commonwealth Bank. Implementation of business strategy undertaken by Commonwealth Bank needs to be focused on the optimization and development of the existing strategy. To support this, there are a number of suggestions that could be considered by the Commonwealth Bank, which was to develop and disseminate electronic distribution channels, increase awareness to the community by conduct promotions on a large scale, opening Premiere Banking channel and Sharia business units, and also to improve the quality of the service in the branch.*

*Keywords: strategy, industry environmental analysis, SWOT, competitive advantage.*