

ABSTRAK

Skripsi dengan judul “*Analysis of Competitive Advantage Strategy pada Bank Muamalat KCU Kediri dalam Upaya Meningkatkan Market Share Ditengah Pandemi Covid-19*”. Ini diteliti oleh Septin Kristiyani NIM 12401173319 Dosen Pembimbing Bapak Dedi Suselo, S.E., M.M.

Penelitian ini ditarabelakangi oleh penurunan kualitas aset Bank Muamalat dan ditambah dengan adanya pandemi COVID-19 yang menyebabkan lumpuhnya banyak sektor. Namun dengan *competitive advantage* yang dimiliki, Bank Muamalat tetap optimis mampu menstabilkan kualitas aset walaupun dengan adanya kondisi pandemi COVID-19.

Fokus penelitian ini pada *competitive advantage* dan *competitive advantage strategy* yang dimiliki bank muamalat, penerapan *competitive advantage strategy* oleh Bank Muamalat dalam upaya meningkatkan *market share*, serta hasil dari penerapan *competitive advantage strategy* oleh Bank Muamalat dalam upaya meningkatkan *market share*

Dalam penelitian ini menggunakan jenis penelitian deskriptif dengan metode pendekatan kualitatif. Data-data yang digunakan dalam penelitian ini adalah data primer dan skunder. Data ini diperoleh peneliti melalui Wawancara. Data yang sudah terkumpul kemudian dianalisis dengan menggunakan analisis deskriptif.

Hasil penelitian menyatakan bahwa *competitive advantage strategy* yang dimiliki Bank Muamalat KCU Kediri yaitu menjadi *top of mind* pada produk Haji dan Umroh, memiliki basis nasabah yang loyal, memiliki koneksi yang kuat dengan Organisasi Islam Indonesia, serta memiliki *brand awarness* yang cukup tinggi. *Competitive advantage strategy* yang diterapkan Bank Muamalat KCU Kediri dalam upaya meningkatkan *market share* meliputi fokus pada area yang menjadi kekuatan Bank Muamalat, layanan dirumah untuk nasabah dan calon nasabah Haji dan Umroh, membuat program *member get member*. Hasil dari penerapan *competitive advantage strategy* sudah cukup baik, hal ini dikarenakan adanya peningkatan pada *market share* Bank Muamalat KCU Kediri.

Kata Kunci: *Competitive Advantage Strategy, Market Share*

ABSTRACT

This Thesis is entitled “Analysis of Competitive Advantage Strategy pada Bank Muamalat KCU Kediri dalam Upaya Meningkatkan Market Share Ditengah Pandemi Covid-19”. This is Researched by Septin Kristiyani with the student ID number 12401173319 and Supervised by Mr. Dedi Suselo, S.E., M.M.

This research was motivated by the decline in the quality of Bank Muamalat's assets and coupled with the COVID-19 pandemic which caused the paralysis of many sectors. However, with its competitive advantage, Bank Muamalat remains optimistic that it will be able to stabilize asset quality despite the COVID-19 pandemic.

The Focus of this research is on the competitive advantage and competitive advantage strategy owned by Bank Muamalat, as well as the implementation of the competitive advantage strategy by Bank Muamalat in an effort to increase market share, as well as the results of the implementation of the competitive advantage strategy by Bank Muamalat in an effort to increase market share.

This research uses qualitative research with descriptive approach method. The data used in this study are primary and secondary data. This data was obtained by researchers through interviews. The data that has been collected is then analyzed using deskriptive anaysisl.

The results of the study state that the Competitive Advantage Strategy owned by Bank Muamalat is being top of mind on Haji and Umrah products, having a loyal customer base, having strong connections with Indonesian Islamic Organizations, having high brand awareness, and being the only Bank Sharia homeland which has a branch office in a neighboring country. The competitive advantage strategy implemented by Bank Muamalat in an effort to increase market share includes focusing on areas that are Bank Muamalat's strengths, collaborating with 3 major Islamic organizations in Indonesia and collaborating with zakat and waqf institutions, direct home service (ball pick-up system) for Hajj and Umroh customers and prospective customers, creating a member get member program, and the last one is the accessibility of Malaysian customers. The results of the implementation of this strategy are still not optimal, because Bank Muamalat is still unable to improve the quality of assets owned by Bank Muamalat.

Keywords: Competitive Advantage Strategy, Market Share