

Strategi aliansi perbankan indonesia dengan jaringan internasional dalam optimalisasi operasional electronic banking

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Abstrak

Strategic Alliance Indonesian Banking With International Network Provider in Order to Optimize Electronic Banking Operation Strategic alliance nowadays has been very crucial and takes important roles in order to achieve long term strategy and goals of the company which has been planned before. In business world, many companies were doing alliances with any other companies in the same industry or different industry. Especially in banking industries, as the researcher did, the Indonesian banking is also doing some alliances to serve the customers better.

Goal of this thesis is giving views and analysis of strategic alliances which has been implemented in Indonesian national banks based on the ten biggest assets which has three aspects (motivation factors, partner selection criteria and alliances performance). Motivation factors include technology new, learning motivation, distribution channels, reputation, risk, market, cost, turbulence in market, technological change and profit motivation.

Partner selection criteria include technological skill, marketing system, competition strength, prior experience & negotiation skills. Strategic performance criteria include learning factor, issues solution, efficiency, trust and overall performance.

Research is done with survey to ten Indonesian national banks which has implemented strategic alliance with international network provider. The research data is analyzed using SPSS ver. 11.5 and using analytical description methods.

The result of this research is compared to other prior research that has been done by other researcher abroad. The first aspect for strategic alliance motivation is market motivation as a highest ranking and followed by profit motivation, reputation and distribution channel. Motivation itself give a different result if we compare based on bank status (ex private banks and government banks).

In partner selection criteria, the three highest rank are partner competition, prior experience and marketing system_ However in prior research, prior experience and marketing system are in the first and second rank. For strategic alliance performance criteria, trust is in the top criteria which can be as an indicator to the alliance performance same as the prior research.

Conclusion of this research is that strategic alliance is become the strategy that taken by the banks to achieve long terms goals and to serve customer better with efficiency and flexibility services. Strategic alliance gives the banks positive impact. Most of Indonesian national banks have implemented strategic alliance with the

international network providers. An Indonesian bank has also put the partner selection criteria as an important factor, the banks choose partner that has strength in competitive advantage in the international business followed by technological skill experiences. The writer recommends that strategic alliance should be maintained continuously so that both sides will get advantages more and more with the alliance. Another next research can be taken by another new writer which has different respondents such as foreign banks or with any other methods.

xv + 113 pages + Bibliography : 21 books, 10 articles/journals, 16 websites (years: 1980 - 2003)</i>