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Marketing Strategy of Employee Cooperatives of Bank Rakyat Indonesia Office, West Kotawaringin District Using Swot Analysis Method

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Abstract. *Marketing strategy of BRI Kotawaringin Barat Employee Cooperative using SWOT Analysis aims to identify the cooperative's strengths, weaknesses, opportunities, and threats. This analysis aims to formulate effective marketing strategies, such as developing innovative products/services, improving human resource quality, using technology, and building partnerships. This analysis is supported by a SWOT matrix to develop SO (strengths-opportunities), WO (weaknesses-opportunities), ST (strengths-threats), and WT (weaknesses-threats) strategies to achieve sustainable competitive advantage through excellent service and innovation. This analysis can be found in the UIN Antasari campus repository or other relevant universities. The BRI Kotawaringin Barat Employee Cooperative faces competition and requires an adaptive marketing strategy to achieve competitive advantage. This research focuses on identifying internal (S/W) and external (O/T) factors using a SWOT analysis to formulate the strategy. The analysis of internal and external factors and the formulation of an effective marketing strategy to achieve competitive advantage for the BRI Kotawaringin Barat Employee Cooperative. A qualitative descriptive approach using the SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis method was used on primary (interview/questionnaire) and secondary data. Strengths were identified in member loyalty and savings and loan products, weaknesses in limited promotions, opportunities in digitalization trends and BRI support, and threats from competitors. The main strategies are digital platform development (SO), human resource development (WO), diversification of superior products (ST), and risk mitigation (WT). Conclusion: The SWOT analysis-based marketing strategy yields recommendations for cooperatives to be proactive, innovative, and adaptive in facing market dynamics, strengthening their competitive position, and improving member welfare.*

Keywords: *Competitive Advantage; Employee Cooperative; Marketing Strategy; SWOT Analysis.*

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1. Introduction

In today's world, a company cannot survive without fierce competition. Companies need to implement appropriate and efficient marketing strategies if they want to see their company grow. Marketing techniques are crucial for running a successful business. Declining company profits can be caused by the use of incorrect marketing tactics. Therefore, it is crucial to study the industry and develop new marketing techniques as the market changes and evolves. Consequently, marketing plans must be creative, provide a broad and specific vision, and be future-oriented to ensure the company can capitalize on every opportunity that arises.

Knowing a company's competitive advantage allows it to compete with other companies. This is why, like marketing techniques, competitive advantage is crucial to a company's success and survival. According to Wawan Dewanto (2013), a company can be said to have a competitive advantage if it is able to compete in the market and provide value to its consumers that exceeds the budget spent to produce that value. When a business has an advantage over other businesses, it is said to have a competitive advantage.

Poor company performance can result in a company's failure to understand the impact on utilizing its capabilities and resources. A company's primary concern is development and innovation, positioning human resources as a key source of competitive advantage. A superior, feasible, effective, and efficient strategy will be readily accepted by the public.

Several researchers have examined the relationship between marketing strategy development variables and efforts to achieve competitive advantage in cooperatives. One such study, by Arta and Mandala (2021), concluded that "an alternative strategy for increasing competitive advantage today is one that maximizes existing strengths by exploiting existing opportunities." Another option is a more aggressive approach related to the Wheelen-intensive Hungerr growth strategy, which includes strategies to penetrate new markets, develop existing markets, and create new products. Adding new types of savings and credit products/services, simplifying administrative processes (such as making it easier to obtain credit), improving service and product quality, increasing the use of appropriate technology, and providing the best service to achieve member and customer satisfaction and loyalty are examples of potential applications. Furthermore, helping human resources and employees improve their quality and performance through various training and education programs, both internal and external.

The Bank Rakyat Indonesia Employees Cooperative, West Kotawaringin Regency (KOPKABRI Pangkalan Bun) located at Jalan P. Antasari No. 141 Pangkalan Bun, is an employee cooperative whose members are employees and retirees from Bank Rakyat Indonesia, West Kotawaringin Regency with a total of 157 members. The presence of KOPKABRI Pangkalan Bun is very beneficial for its members because for both long-term and short-term loans, KOPKABRI Pangkalan Bun is the right solution. Not only managing savings and loan institutions, KOPKABRI Pangkalan Bun also handles retail outlets and product procurement.

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Referring to observations conducted by researchers, "KOPKABRI Pangkalan Bun is relatively underdeveloped. This is because it only carries out routine work without any marketing and innovative new marketing strategies to keep up with the times." Service quality is one thing that must be improved so that the cooperative can develop further and members become more loyal. In addition, product factors need to be studied, this can be seen where the products sold in the cooperative are also sold in retail stores such as Indomaret and Alfamart, but with a limited number of product diversity. Products sold include daily necessities, various snacks, drinks, and others. As a result, customers get low-quality goods; the cooperative must think of ways to make its products more competitive, for example by providing a wider variety of products or lowering prices on already cheap products. However, in reality, many members still refuse to use cooperative services.

Along with its growth, KOPKABRI Pangkalan Bun strives to gain customer trust by improving the quality of its products and services. However, to improve marketing results, the cooperative still faces several weaknesses in its marketing plan. Promotional strategies can be packaged in the form of socialization of new product introductions sold in the cooperative, socialization of savings and loan benefits in the cooperative, product discount information on cooperative wall media, and others. Based on interviews with a sample of several cooperative members, they do not fully understand the types and benefits of savings and loan products in the cooperative due to the lack of promotional information to cooperative members.

Factors such as the lack of innovative market strategies or promotions in marketing and selling products, the lack of diversity of products sold, the lack of human resources who master digital marketing in their operational processes, KOPKABRI Pangkalan Bun hopes that the marketing plan will be developed carefully in advance in order to obtain the desired competitive advantage, considering that membership is limited to employees, retirees, and office staff.

Recognizing the aforementioned circumstances and the realities that will be faced in this digital era, KOPKABRI Pangkalan Bun should require a sustainable competitive advantage to advance and increase its profitability. Studies have shown that a company can continue to operate smoothly despite changing technological cycles and more dynamic conditions, as long as the company has a sustainable competitive advantage. A company's competitive advantage lies in the unique combination of qualities and resources it possesses, which allows the company to excel compared to its competitors in the same market or sector. Therefore, the marketing strategy developed by KOPKABRI Pangkalan Bun to improve performance and gain a competitive advantage has become an interesting topic for academics. The following is data on KOPKABRI Pangkalan Bun's Operating Results for the last 5 years, from 2021 to 2025.

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2. Research Methods

The effort to discover, construct, and test the validity of information using scientific techniques constitutes a research method. Therefore, appropriate methods must be applied in the research. This study employed a qualitative method, namely a case study technique based on a SWOT analysis. Several steps constitute this approach, such as document examination, interviews, and observation. A key component of qualitative research is the use of scientific logic to analyze observable phenomena and the relationships between them, through both deductive and inductive reasoning. The results of qualitative research are obtained through the use of qualitative paradigms, techniques, and models (Moleong Lexy J, 2013).

That is, to understand in depth how KOPKABRI Pangkalan Bun designs its marketing plan to gain competitive advantage, this qualitative technique focuses more on direct field research, starting with interviews, to gather sources of information.

3. Results and Discussion

3.1. Analysis of Internal and External Strategic Factors of Bank Rakyat Indonesia

Internal Strategic Factor Analysis (IFAS)

This Internal Strategic Factor Analysis (IFAS) identifies the strengths and weaknesses of the Pangkalan Bun Bank Rakyat Indonesia Employees' Cooperative (KOPKABRI Pangkalan Bun). Based on the survey, the following are some key internal factors:

1. Adequate Capital of KOPKABRI Pangkalan Bun: Respondents to this survey gave an average rating indicating that the cooperative's capital was sufficient to support the operation and development of the cooperative's business.

2. Support from Bank Rakyat Indonesia: Strong support from Bank Rakyat Indonesia Pangkalan Bun is a key strength. This provides stability and confidence for the cooperative in carrying out various activities and expanding.

3. Collaborative Relations with Companies/Partners: KOPKABRI Pangkalan Bun maintains strong partnerships with companies and partners providing goods and services related to merchandise such as BRI logo T-shirts/shirts, BRI logo tape, BRI logo souvenirs, manual money belts, and money boxes. This allows KOPKABRI Pangkalan Bun to obtain goods at competitive prices and add value to its members.

4. Loan Product Variations: Cooperatives offer a variety of loans to meet their members' needs. However, there's room to further expand this product offering to meet the diverse needs of members.

5. Employee Overload and Lack of Digitalization: As previously identified, KOPKABRI Pangkalan Bun has seven management staff, which is considered excessive in today's digital

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era. Initiatives are underway to reduce the number of staff and improve human resource competencies, particularly in information technology and adopting digital marketing strategies.

External Strategic Factor Analysis (EFAS)

The External Strategic Factors Analysis (EFAS) identifies the opportunities and threats facing KOPKABRI Pangkalan Bun in the external environment. Based on the survey, the following external factors require attention:

Determining IFAS and EFAS Matrices

The IFAS (Internal Factor Analysis Summary) and EFAS (External Factor Analysis Summary) matrices are analytical tools used to evaluate internal and external factors that influence the success of an organization's strategy, in this case KOPKABRI Pangkalan Bun.

3.2. Steps for Determining IFAS and EFAS Matrices

Identify Strategic Factors:

1. Internal Factors: These include the strengths and weaknesses of the cooperative. These factors can be derived from survey results, financial data, performance reports, and internal evaluations.

2. External Factors: These include the opportunities and threats faced by cooperatives. These external factors typically stem from market analysis, government regulations, economic trends, and the competitive environment.

3. Weight Determination:

Each strategic factor is weighted based on its importance to the cooperative's success. Weights are assigned on a scale of 0.0 (not important) to 1.0 (very important), with the total weight for all factors in a matrix equal to 1.0.

4. Rating Determination:

Each strategic factor is also given a rating that reflects the extent to which the cooperative responds to that factor. Ratings are given on a scale of 1 to 4:

1 = Very weak response

2 = Weak response

3 = Strong response

4 = Very strong response

5. Score Calculation:

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The score is calculated by multiplying the weight by the rating for each factor. This score indicates the relative influence of each factor on the cooperative's strategy.

Implementation:

a) Market Penetration:

Expanding Distribution Network: The cooperative will identify high-potential areas currently underserved by the distribution network. The first step is to conduct a geospatial analysis to identify areas with high population concentrations but lacking access to the cooperative's products and services. Once identified, the cooperative will collaborate with local partners to provide products and services in those areas. For example, the cooperative can partner with local stores to sell the cooperative's products and act as distribution agents.

Digital Channel Optimization: The cooperative will develop an e-commerce platform to expand its distribution reach without having to open a new branch.

new physical branches. This platform will allow members and non-members to purchase products online and access cooperative services, such as loans and savings, through a mobile app. In the short term, the IT team will be involved in developing a user-friendly website and app, while the marketing team will focus on digital campaigns to attract new users.

b) Product Development:

Car Rental Services: The cooperative will launch a car rental service as a new product for the business needs of Bank Rakyat Indonesia (BRI) employees at the Pangkalan Bun Branch, all BRI employees at the Pangkalan Bun Branch, members, and the general public. Implementation will begin with a survey of vehicle needs for business activities. Following the survey, the cooperative will purchase a fleet of cars with a budget approved by the membership meeting. This service will be promoted through the Bank Rakyat Indonesia network, banking institutions, the website, and the mobile app. The cooperative will also offer special rental packages for members at more competitive prices.

Ticket Sales Agent: The cooperative will develop a ticket sales agency business, including transportation tickets (ships, planes, and buses). The first step is to establish partnerships with major ticketing companies such as Traveloka or Tiket.com, and travel agents, to gain access to their sales platforms. The cooperative will train staff to learn how to sell tickets and provide additional services such as bill payments and e-ticket delivery. These services will The event was promoted through the cooperative's digital channels and social media. The primary market share for ticket sales was to accommodate the provision of business travel tickets for employees of Bank Rakyat Indonesia, Pangkalan Bun Branch, and BRI Unit.

c) Market Expansion:

Expansion into New Territories: The cooperative will expand its operations to other Bank

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Rakyat Indonesia offices that have not yet been reached by its procurement services. For example, if the cooperative currently only operates in Pangkalan Bun, the expansion plan will focus on opening BRI Bank work units in Seruyan, Sampit, Sukamara, and Lamandau Regencies, Central Kalimantan. The cooperative will conduct a market analysis to identify work units within Bank Rakyat Indonesia that are experiencing difficulties procuring goods/services related to high-demand goods but few local partners who can meet them. Once the analysis is complete, the cooperative will contact the Bank Rakyat Indonesia to send a company profile along with a price quote for the goods needed.

Expansion into New Customer Segments: In addition to geographical expansion, cooperative swill target new customer segments such as millennials and freelancers who may require flexible, technology-based financial services. To this end, the cooperative will provide new products tailored to the needs of this segment, such as gadgets and accessories, game vouchers, and more. Product marketing

This product will be focused through digital campaigns on social media and Google Form surveys.

1. Quadrant II: Stability Strategy:

Objective: Maintain a strong position in a slow-growing market.

Implementation Example:

a) Maintaining Market Position: Focus on retaining existing customers through improved customer service and member loyalty.

b) Cost Savings: Implementing cost efficiencies through digitalization and automation to increase profitability.

c) Operation Optimization: Improve operational effectiveness by optimizing existing business processes and improving HR competencies.

2. Quadrant III: Retrenchment Strategy:

Objective: Reduce costs and focus on core business in slow-growing markets with weak competitive forces.

3.3. Implementation Example:

a) Cost Reduction: Reduce operational costs by restructuring the business and closing unprofitable business units.

b) Divestment: Selling or transferring assets and businesses that do not support the cooperative's main strategy.

c) Liquidation: Stop operational unit business Which No profitable or not in accordance with

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the long-term goals of the cooperative.

3. Quadrant IV: Combination Strategy:

Objective: Using a combination of growth and stability strategies to face fast-growing markets with weak competitive forces.

Implementation Example:

Diversification: Entering new business lines or unrelated products to take advantage of rapid market growth.

a) Product Development: Adapting existing products and services to better suit market needs.

b) Strategic Alliance: Forming partnerships with other companies to combine strengths and reduce weaknesses.

Placement of KOPKABRI Pangkalan Bun in the Grand Strategy Matrix:

Based on the analysis of internal and external factors, KOPKABRI Pangkalan Bun is likely in Quadrant II (Stability Strategy). With an IFEM score of 2.90 (moderate competitive strength) and an EFEM score of 2.55 (moderate market growth), the appropriate strategy is a stability strategy.

Positioned in Quadrant II, KOPKABRI Pangkalan Bun must focus on a stability strategy to maintain its competitive position. Measures such as maintaining market position, improving operational efficiency, and optimizing existing resources are priorities. Although market growth is modest, this strategy will help the cooperative remain competitive and maintain financial stability amidst intense competition and market changes.

4. Conclusion

Based on the analysis conducted by researchers on KOPKABRI Pangkalan Bun, several conclusions that answer the research problem formulation are as follows: 1. Strategies that have been implemented so far: KOPKABRI Pangkalan Bun has implemented a strategy involving a close relationship with Bank Rakyat Indonesia and strong capitalization. However, the existing strategy has insufficiently focused on product diversification and the use of digital technology. Excessive staffing and limitations in digitalization are also unresolved challenges. 2. SWOT Conditions Faced by KOPKABRI Pangkalan Bun: a. Internal Factors: KOPKABRI Pangkalan Bun boasts strengths in the form of support from Bank Rakyat Indonesia and the trust of its members. Weaknesses that need to be addressed include limited product diversity, excessive staffing, and a lack of digitalization. b. External Factors: Opportunities include business development through partnerships and expansion into new ventures such as car rentals and ticketing agencies. However, cooperatives face the threat of intense competition from other financial institutions and rapid technological change. 3.

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KOPKABRI Pangkalan Bun Marketing Strategy to Improve Performance and Competitive Advantage: Based on a SWOT analysis and strategy matrix (IFAS, EFAS, IE, and SWOT), KOPKABRI Pangkalan Bun can improve its performance and competitive advantage by focusing on a stability strategy. This strategy includes developing partnerships, expanding the business, increasing digitalization, and strengthening stakeholder relationships. 4. Analysis of Internal and External Strategic Factors: a. Based on the internal factor analysis, KOPKABRI Pangkalan Bun has several strengths, such as a good relationship with Bank Rakyat Indonesia, strong capitalization, and the trust of its members. However, it also has weaknesses that require attention, such as limited product diversity, excessive management staff, and limitations in digitalization. b. External factor analysis indicates that KOPKABRI Pangkalan Bun has the opportunity to focus on marketing strategies by expanding its business through developing distributor partnerships, expanding its operations, such as opening a car rental business and ticketing agency, and selling office stationery. On the other hand, the cooperative also faces threats such as competition from other financial institutions and rapid technological change.

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