ABSTRACT

Banking is an activity that has very high competitiveness. Strategy is very important in the development of a banking institution because each bank must have a different business strategy from each other in order to achieve success in its business. As a new bank, BSI still has to pay a lot of attention, especially BSI KC Ahmad Yani Semarang as one of the three BSI branch offices in Semarang which is a little behind compared to other branch offices so it needs a strategy to optimize competitiveness both with other BSI branch offices and with conventional banks in Semarang.

This study aims to determine the priority problems, solutions, and strategies in optimizing the competitiveness of BSI Ahmad Yani Branch Semarang. The method used is the Analytic Network Process (ANP), which is a data analysis technique to formulate priority factors and determine strategies based on several key informant perspectives. This study took key informants from practitioners of the Branch Office of Bank Syariah Indonesia Ahmad Yani Semarang, Majelis Ulama Indonesia (MUI) Central Java, customers of Bank BSI Branch Ahmad Yani Semarang, and academics in achieving the research objectives.

The results of the study explain that the priority problems in optimizing the competitiveness of BSI KC Ahmad Yani are the lack of human resources who understand and understand Islamic economics, low financial literacy, Promotional Media, and Service Competition with Conventional Banks. The priority solutions in optimizing the competitiveness of BSI KC Ahmad Yani are employee training, adding unique products that do not yet exist in other banks, education through social media, and improving the quality of products and services. Strategies that can be applied in optimizing the competitiveness of BSI KC Ahmad Yani are developing human resources, improving infrastructure and services, as well as increasing literacy and public awareness regarding the economy and sharia banking.

Keywords*: Competitiveness, Optimal, Islamic Bank, ANP, Strategy, BSI*