ABSTRACT

Community’s Fund Mobilization Through Distribution Channel Strategy Using Benchmarking Approach
(Case Study at PT.Bank X)

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The purpose of the research were to (1) analyze the target benchmark banks distribution channel strategy model, (2) analyze the competition intensity of Indonesian Banking Industry, distribution channel pattern based on business approach, and estimate future distribution channel structure in Indonesia; and (3) formulate the distribution channel strategy to increase funding of Bank X and anticipate competition between banks. The method of the research used was descriptive method through case study. Data collected were in form interview with experts using questionnaire, and secondary data in form of literature study. The research utilize the Five Forces of Porter to analyze intensity of competition Indonesian Banking Industry. The Benchmarking method was used to analyze distribution channel model strategy the bank of benchmark target.

The result of this research using showed that superiority of Bank Y in funding is on corporate, segment and placement of channel (conventional and ATM) were evenly distributed. Five forces of Porter which influenced intensity of competition Indonesian Banking Industry was found in the medium score. The most dominant variable is the customer bargaining power. On the future, distribution channel structure in Indonesia will be much influenced by electronic banking (e-banking).