

**STRATEGI INOVASI PENINGKATAN KINERJA  
BANK PERKREDITAN RAKYAT DI JAWA BARAT**

*Performance Improvement Innovation Strategy of Rural Banks in West Java*

**DISERTASI**

Diajukan untuk memenuhi sebagian Syarat Memperoleh Gelar Doktor  
Bidang Manajemen pada Program Studi Doktor Manajemen



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**PROGRAM STUDI DOKTOR MANAJEMEN  
FAKULTAS PENDIDIKAN EKONOMI DAN BISNIS  
UNIVERSITAS PENDIDIKAN INDONESIA  
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**STRATEGI INOVASI PENINGKATAN KINERJA  
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Sebuah Disertasi yang diajukan untuk memenuhi salah satu syarat memperoleh gelar  
Doktor (Dr.) pada Fakultas Pendidikan Ekonomi dan Bisnis  
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Bandung, Juni 2023

Yang membuat pernyataan,



Ucu Supriatna

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## ABSTRAK

Sektor perbankan telah mengalami transformasi yang cepat akibat pesatnya perkembangan teknologi yang menciptakan persaingan yang semakin ketat. Bank Perkreditan Rakyat (BPR) harus segera mengakselerasi perubahan agar dapat bertahan dengan daya saing bank umum yang jauh lebih besar dan juga munculnya lembaga keuangan non bank seperti *financial technology (fintech)*. Penelitian ini dilakukan sebagai upaya untuk mendorong peningkatan kinerja BPR dalam situasi persaingan yang terus meningkat sehingga penelitian bertujuan menguji pengaruh penerapan strategi inovasi dan program kemitraan BPR dalam menciptakan kinerja usaha yang lebih baik. Dengan menggunakan sampel sebanyak 72 BPR di Provinsi Jawa Barat, dianalisis menggunakan *Structural Equation Modeling*. Pertama, dilakukan pemindaian lingkungan eksternal dan internal, kemudian penelitian ini memilih Strategi Produk Berbasis Teknologi, Strategi Layanan Berbasis Teknologi, dan Strategi Jaringan Berbasis Teknologi yang mewakili dimensi strategi inovasi. Sedangkan program kemitraan diwakili oleh Kemitraan Pemasaran, Kemitraan Finansial, Kemitraan Distribusi, Kemitraan Rantai Pasokan, dan Kemitraan Teknologi. Hasil penelitian menunjukkan bahwa identifikasi lingkungan eksternal dan internal memberikan pengaruh pada penerapan strategi inovasi dan implementasinya dalam bentuk program kemitraan. Strategi inovasi ini berdampak pada Kinerja Bisnis. Strategi inovasi dengan produk berbasis teknologi menjadi variabel yang terpenting karena memberikan pengaruh paling besar. Begitu juga dengan dijalankannya program kemitraan memberikan pengaruh signifikan terhadap kinerja bisnis, dan yang memberikan pengaruh terbesar adalah melalui program kemitraan pemasaran. Pada akhirnya, seberapa sukses produk baru yang berbasis teknologi yang diluncurkan merupakan cara yang paling tepat untuk menarik nasabah sehingga sasaran kinerja BPR dapat dicapai dengan baik.

Kata Kunci: BPR, inovasi, kemitraan, kinerja bank

## **ABSTRACT**

*The banking sector has undergone a rapid transformation due to the rapid development of technology which has created increasingly fierce competition. Rural Banks (BPR) must immediately accelerate changes to survive with the much greater competitiveness of commercial banks and the emergence of non-bank financial institutions such as financial technology (fintech). This research was conducted to encourage BPR performance improvement in a situation of increasingly fierce competition, so this study aims to examine the effect of implementing BPR innovation and partnership program in creating better business performance. Using a sample of 72 BPRs in West Java Province, they were analyzed using Structural Equation Modeling. First, scanning the external and internal environment is carried out, then this study selects a Technology-Based Product Strategy, Technology-Based Service Strategy, and Technology-Based Network Strategy which represent the dimensions of innovation strategy. Meanwhile, the partnership program is represented by the Marketing Partnership, Financial Partnership, Distribution Partnership, Supply Chain Partnership, and Technology Partnership. The research results show that the identification of the external and internal environment influences the implementation of the innovation strategy and its implementation in the form of a partnership program. This innovation strategy has an impact on Business Performance. The innovation strategy with technology-based products is the most important variable because it has the greatest influence. Likewise, the implementation of the partnership program has a significant effect on business performance, and the marketing partnership program has the greatest influence. In the end, how successfully a new technology-based product is launched is the most attractive way to attract customers so that BPR performance targets can be achieved properly.*

*Keywords: BPR, innovation, partnership, bank performance*



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