



## Exploring Organizational Growth Potential Through SWOT and Porter's Five Forces: A Strategic Approach

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### ABSTRACT

#### Keywords:

SWOT Matrix, Porter  
Five Model, Service,  
and Strategy

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This study aims to analyze the potential and strategic development of an Islamic banking organization using the SWOT analysis and Porter's Five Forces framework. Amid increasing competition in the Islamic banking sector, effective strategies are essential to expand market share, enhance service performance, and maintain competitiveness. The research was conducted at the organization's head office using a descriptive qualitative approach, complemented by quantitative methods through IFE (Internal Factor Evaluation) and EFE (External Factor Evaluation) scoring, along with strategy mapping in the SWOT matrix. The results show an IFE score of 0.51 and an EFE score of 0.91, placing the organization in Quadrant I (Aggressive Strategy), indicating strong internal capabilities and effective utilization of external opportunities. Key strengths include a strong local reputation, competent human resources, and diverse Sharia-compliant savings products. However, weaknesses were found in limited digital innovation and uneven marketing reach. External opportunities include rising public awareness of Islamic finance, digital advancements, and supportive government regulations. Porter's analysis revealed high bargaining power of buyers and suppliers, strong threat of substitutes, and intense competition in regions like Bogor. Recommended strategies include digital service enhancement, partnerships with educational and religious institutions, and public literacy campaigns on Islamic finance to drive sustainable growth.

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## INTRODUCTION

In today's competitive and fast-evolving financial landscape, strategic marketing has become essential for organizational survival and long-term success. Particularly in the banking sector, where consumer expectations are increasing alongside technological advancement, organizations are under

constant pressure to deliver innovative, value-based services. The importance of this study lies in the need for Islamic banking institutions, like BPRS Amanah Ummah, to remain resilient in the face of market competition while adhering to Sharia principles. The relevance of strategic development frameworks such as SWOT analysis and Porter's Five Forces is not only limited to private companies but also extends to organizations serving broader socio-religious missions. According to Parasuraman et al. (1990), service quality is critical in gaining customer trust, which directly influences satisfaction and long-term engagement. In societies where financial inclusion is still developing, research focused on optimizing marketing strategies for Sharia-based financial institutions holds broader societal significance. By addressing these aspects, this study aims to contribute to improving customer experience, enhancing financial accessibility, and ensuring sustainable competitiveness within the Islamic banking ecosystem.

Despite consistent growth in the customer base of BPRS Amanah Ummah, the organization continues to face mounting challenges in maintaining service excellence and market relevance. Between 2019 and 2023, the bank recorded fluctuating growth—rising from 11,345 customers in 2019 to 17,338 in 2023. However, customer retention and engagement remain volatile, largely due to inadequate digital innovation, uneven marketing outreach, and intense competition. In a market saturated with financial service providers, customer loyalty can no longer be sustained solely by conventional service offerings. The Islamic banking sector, while distinct in its value propositions, still faces pressures from mainstream commercial banks and new fintech entrants. The gap between rising consumer expectations and the bank's current strategic capabilities presents a serious concern. There is a need for a robust strategic model that not only addresses internal weaknesses but also exploits external opportunities. This research responds to that necessity by employing SWOT and Porter's Five Forces as comprehensive tools for diagnosing existing challenges and formulating future-oriented strategies to remain competitive.

In the field, the dynamics of Islamic banking—particularly within Bogor Regency, West Java—illustrate a unique blend of opportunity and challenge. As of 2024, BPRS Amanah Ummah operates among five head offices in the region, making Bogor a focal point for Sharia banking in the province. Despite having a relatively strong regional presence, the bank recorded only 2,947 active customers in 2024, which reveals a disconnect between market potential and actual service engagement. This phenomenon is further complicated by the rise of tech-savvy competitors and consumer demands for fast, secure, and Sharia-compliant services. Regulatory support has indeed improved, but customer expectations have outpaced service delivery. Word-of-mouth remains a key promotional channel, and according to Rahayu (2013), it is heavily influenced by

service quality and customer satisfaction. Furthermore, Yustika & Pasaribu (2022) argue that customer trust—built on satisfaction—significantly increases the likelihood of brand advocacy. These real-world indicators underline the urgency for banks like BPRS Amanah Ummah to rethink their marketing and service strategies using structured analytical frameworks like SWOT and Porter's Five Forces.

Several previous studies have explored strategic planning within Islamic financial institutions. For example, research by Arifin et al. (2020) focused on general marketing strategy in Sharia banks, emphasizing the importance of service quality and digital transformation. Meanwhile, Yusuf (2021) analyzed customer loyalty trends in Islamic microfinance and proposed trust-building as a central component of customer retention. While these studies have provided foundational insights into strategic behavior in Islamic banking, they often address issues in isolation—either focusing solely on internal organizational aspects or only considering external competition. Very few combine internal and external diagnostics using holistic models. Furthermore, many past studies are descriptive in nature and lack actionable strategic frameworks that can be implemented by organizations under real-world constraints.

This research attempts to fill that gap by integrating SWOT analysis with Porter's Five Forces framework, offering a more comprehensive view of both internal strengths and weaknesses and external market forces. The integration of these two models allows for a better understanding of how BPRS Amanah Ummah can maintain its market position amid increasing competition and rising consumer expectations. Moreover, while many previous studies focus on commercial or national-scale Islamic banks, there is a significant research gap concerning BPRS (Bank Pembiayaan Rakyat Syariah) institutions, which cater to more localized communities and face different operational realities. By focusing on a BPRS in Bogor, this research adds much-needed depth to the literature and addresses a segment often overlooked by mainstream strategic studies in Islamic banking.

The novelty of this study lies in its dual-framework approach, which combines both SWOT analysis and Porter's Five Forces—two of the most widely recognized strategic planning models in business. While each model has been used independently in prior research, their combination in the context of an Islamic rural bank (BPRS) provides a unique methodological contribution. Additionally, the study not only diagnoses strategic positioning but also formulates actionable development strategies tailored for a highly competitive, Sharia-compliant financial environment. By contextualizing the analysis within the Bogor region, which has one of the highest concentrations of BPRS headquarters in West Java, the research offers highly relevant insights for

regional policy-making, institutional development, and service innovation. This integrated approach enables decision-makers to anticipate threats, leverage organizational strengths, and respond to emerging customer behavior in a way that previous studies have not addressed comprehensively.

Given the realities presented, this study seeks to answer the following research problem: What strategic approach can BPRS Amanah Ummah implement to strengthen its competitive position in the Islamic banking market of Bogor using SWOT analysis and Porter's Five Forces model? The study argues that combining these two strategic models can offer a robust foundation for future development planning. The hypothesis is that the organization is currently positioned in a strategic quadrant that allows for aggressive expansion, provided that it enhances digital service delivery, deepens partnerships with educational and religious institutions, and increases public awareness about Sharia finance. By identifying the organization's current position using IFE and EFE scoring, and mapping that against industry forces, this research aims to recommend strategies that are not only relevant but implementable. The ultimate contribution is to provide a strategic roadmap that will enable BPRS Amanah Ummah to adapt to modern banking challenges while maintaining its Sharia values and community-oriented mission.

## METHOD

This study adopts a qualitative research approach aimed at exploring and identifying the internal and external strategic factors influencing BPRS Amanah Ummah. Data collection was conducted through in-depth interviews and documentation analysis to evaluate the company's strengths, weaknesses, opportunities, and threats using SWOT analysis. This framework was further integrated with Porter's Five Forces model, which examines the threat of new entrants, bargaining power of buyers, bargaining power of suppliers, threat of substitute products, and competitive rivalry. The combination of these two analytical tools serves to formulate strategic recommendations that transform threats into strengths and weaknesses into opportunities, helping the organization strengthen its competitive edge in the future.

The population of this research consists of the head office of BPRS Amanah Ummah, a Sharia-based rural bank located at Jl. Raya Leuwiliang No. 9, Leuwiliang District, Bogor Regency, West Java, Indonesia. The sampling technique used is purposive sampling, targeting key individuals within the company who hold strategic decision-making roles. The respondents included the Director of Operations and Compliance, Head Supervisor of Account Officers, Branch Manager, Head of Business Division, and Head of Human Resources. These individuals were selected due to their comprehensive

understanding of the organization's internal operations and market environment.

Data collection techniques used in this study included documentation review, literature study, and semi-structured interviews. Relevant information was gathered from books, journals, and credible publications aligned with the research problems. Interviews were conducted face-to-face using voice recorders to ensure the accuracy and reliability of the responses. All interviews and data documentation were conducted on Monday, July 15th, at the headquarters of BPRS Amanah Ummah. This combination of methods ensured the depth, credibility, and triangulation of findings necessary for comprehensive strategic analysis.

## RESULT AND DISCUSSION

### Techniques for calculating the IFE and EFE quadrants to determine strategic position.

Table 1. Method for calculating the IFE and EFE quadrants to determine strategic position S-W

Nu mb	Internal Factors	Respondents					Number of Responden ts' Ratings	Averag e value	Weight	Branch	b x r
		R 1	R 2	R 3	R 4	R 5					
	<b>STRENGTH</b>										
1	The products offered offer convenience for customers.	5	5	5	5	5	25	5.0	0.22	5	1.08
2	The products offered provide valuable benefits for customers.	5	5	5	5	5	25	5.0	0.22	5	1.08
3	Ease of use promotions increase new interest in using the product.	4	5	4	4	4	21	4.2	0.18	4.2	0.76
4	Making it a primary choice for customers when applying for financing.	4	4	5	4	5	22	4.4	0.19	4.4	0.83
5	Financing applications can be submitted using QR codes.	2	3	1	2	1	9	1.8	0.08	1.8	0.14
6	Providing easy-to-use e-banking services for customers.	3	6	1	3	1	14	2.8	0.12	2.8	0.34
	TOTAL = S						116	23.2	1.00	23.2	4.23

Source: primary data, 2024

**Table 1. Method for calculating the IFE and EFE quadrants to determine strategic position S-W**

Number	Internal Factors	Respondent					Number of Respondents' Ratings	Average value	Weight	Branch	b x r
		R 1	R 2	R 3	R 4	R 5					
1	The Public Has Not Fully Utilized Sharia Product Services	4	4	3	4	3	18	3.6	0.20	3.6	0.70
2	The Public Has Not Fully Understands Sharia Product Services	4	4	3	4	3	18	3.6	0.20	3.6	0.70
3	E-Banking Internet Connections Are Not Yet Maximized in Urban and Rural Areas	4	4	5	4	5	22	4.4	0.24	4.4	1.05
4	The Public Has Not Fully Understands the Benefits of Using Sharia Products	4	4	2	4	2	16	3.2	0.17	3.2	0.56
5	Some Public Awareness of Sharia Products Is Still Low	4	4	3	4	3	18	3.6	0.20	3.6	0.70
Total = W							92	18.4	1.00	18.4	3.72
Internal Factor Value = S - W											0.51

Source: primary data, 2024

### SWOT Analysis of the Company: Strategic Insights and Recommendations

Based on the SWOT analysis conducted, internal and external factors were evaluated through a structured assessment involving five key stakeholders within the company. This analysis provides a comprehensive view of the organization's current position and strategic direction. For internal strengths, the total score reached 116, with an average rating of 23.2, a weight value of 1.00, and a final weighted score of 4.23. This indicates that the company possesses significant internal capabilities, particularly in defending its position in the competitive market. The organization demonstrates strong performance in product offerings, providing easy access to financing services for customers, and leveraging digital technology to enhance service delivery and information flow. As a result, the company is encouraged to maintain its strong reputation, implement targeted marketing strategies, and ensure high-quality customer service to strengthen customer trust. Enhancing product quality, refreshing existing offerings through innovation, and maintaining a strong capital reserve are also crucial for sustaining competitiveness and accelerating customer financing processes.

In terms of internal weaknesses, the analysis revealed a total score of 92, with an average of 18.4, a weight of 1.00, and a final score of 3.72. These findings

suggest that the company faces challenges that can be addressed by focusing on human resource development to boost efficiency and performance. Strategically, the company should invest in new service innovations aligned with technological trends to simplify customer interactions. Investing in training will help build a competent and specialized workforce, capable of making strategic decisions aligned with the company's goals. Additionally, fostering a culture of continuous improvement and innovation will ensure that product offerings remain fresh and engaging for customers.

For external opportunities, the assessment yielded a total score of 125, an average rating of 25.0, a weight of 1.00, and a weighted score of 5.0, indicating that the company is effectively capitalizing on external opportunities to attract customers and support business growth. Strategic partnerships with educational institutions, hospitals, and Islamic boarding schools have proven to be effective in promoting Sharia-compliant products. To further strengthen this, the company could initiate marketing campaigns to raise awareness among communities unfamiliar with modern financial solutions. Staying aligned with market trends and capitalizing on favorable regulations will also position the company to expand into new markets with greater confidence.

Regarding external threats, the analysis revealed a total score of 67, an average of 13.4, a weight of 1.00, and a final score of 3.1. This suggests that the presence of new market entrants offering similar products poses a significant risk to customer loyalty. To address this, the company must act quickly to rebuild and sustain customer trust. This can be achieved by enhancing existing products and introducing innovative solutions that are difficult to replicate. A deeper understanding of market dynamics will help the company stay ahead of consumer needs. Forming strong relationships with suppliers will also help reduce risks associated with similar competing products. Finally, monitoring changes in government regulations and adapting to current digital technologies will ensure the company remains agile and responsive to the external environment.

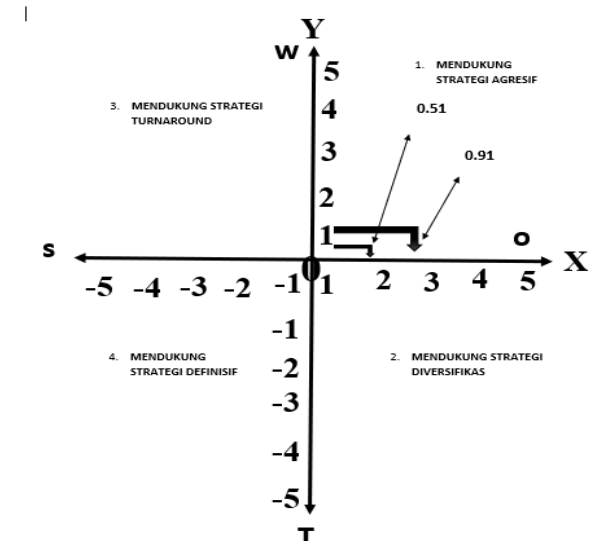


Figure 1. IFE and EFE Quadrant Strategy Positions

### Strategic Positioning and SWOT-Based Development Plan of BPRS Amanah Ummah

Based on the SWOT quadrant diagram analysis, BPRS Amanah Ummah is positioned within the "support or aggressive strategy" quadrant, with internal and external factor scores of 0.51 and 0.91, respectively. This strategic placement signifies that the company is in a strong position to grow and compete by leveraging its internal strengths and external opportunities. The SWOT method effectively identifies internal and external challenges, providing a structured foundation for optimized strategic planning. The current positioning emphasizes the importance of continued strategic support, particularly in aligning the company's growth trajectory with its vision and mission. This includes maximizing human resource potential and fostering collaborations with similar institutions to reduce competitive pressure in the market. It also creates an opportunity for the company to shape a forward-thinking, proactive approach.

To strengthen its market position, BPRS Amanah Ummah is encouraged to identify and define specific target markets, allowing the company to better understand customer needs and tailor its offerings accordingly. By offering product samples, the company can launch promotional campaigns that increase product awareness and customer interest. Utilizing interactive marketing, particularly through digital platforms, allows the company to build stronger relationships with its customers, fostering a sense of closeness and loyalty. Providing rewards to loyal customers also helps retain existing clients while attracting new ones, ultimately expanding market dominance. Furthermore, developing Corporate Social Responsibility (CSR) initiatives will build stronger

relationships with stakeholders, enhance the company's image, and potentially attract valuable resources that contribute to broader market expansion.

Several alternative strategies have been proposed to support BPRS Amanah Ummah's strategic development. The SO (Strength-Opportunity) strategy focuses on leveraging technology to promote superior products through digital advertising. In response to competitive threats, the ST (Strength-Threat) strategy emphasizes the need for closer customer engagement and monitoring of potential clients through direct communication or personal selling. The WO (Weakness-Opportunity) strategy suggests a more personalized approach, such as a door-to-door initiative to gather funds and improve accessibility for clients. Meanwhile, the WT (Weakness-Threat) strategy proposes market expansion into remote or underserved areas to meet the needs of clients engaged in business and to attract new prospective customers.

These findings are further reinforced by several scholarly references. According to Sunandar and Aminda (2022), operational strategies should be grounded in aggressive growth models with incentivized strategies, such as market penetration, product and market development, as well as strategic pricing, promotional enhancement, product quality improvement, customer referral programs, and diversification. Fattonah and Syarvina (2025) argue for proactive strategies that capitalize on internal strengths and external opportunities to enhance monitoring and funding oversight mechanisms. Their work emphasizes the importance of taking effective, proactive steps in supervision to maintain strategic alignment.

Farouki et al. (2025) introduce the General Electric (GE) Matrix approach, which combines industry attractiveness with business unit strength. This is especially relevant to small business segments, where construction financing and deposits are key offerings. A "jemput bola" or outreach-based marketing strategy, along with product diversification, is highlighted as a competitive advantage for improving customer loyalty and market penetration. Damayanti et al. (2025) point out the growing need for innovative marketing strategies in the digital age to build trust and customer loyalty. These strategies include educational promotions, leveraging digital technology, and proper market segmentation to strengthen the brand image of Islamic banks.

Finally, Ramadhany and Maulani (2024) emphasize that adopting digital technology provides significant convenience for users, particularly small business owners. Through training, mentoring, and evaluation, these businesses gain a better understanding of digital marketing tools, allowing them to use these platforms effectively to promote their products and services. Overall, the strategic direction of BPRS Amanah Ummah, grounded in SWOT analysis and supported by contemporary research, shows great promise for sustainable

growth. By aligning internal capabilities with market opportunities and continuously addressing potential threats and weaknesses, the company is well-positioned to thrive in a competitive landscape.

**Table 2. Results of Competition Analysis Between Similar Companies**

Source: primary data, 2024

<b>Numb</b>	<b>Indicators</b>	<b>Analysis</b>	<b>Conclusion</b>
1	Competitors	Companies learn as little as possible about their competitors. This will make it easier to identify their strengths, enabling them to discover new ways to operate and create new, high-quality products without their competitors realizing it.	High Competition
2	Increased Competitors	Competition will continue to occur in business, as competitors will improve their products to gain customer trust. Therefore, companies must strengthen their brands and capitalize on opportunities by expanding their target market reach.	Low Competition
3	Similar Companies	Competition will continue to occur in business. Every company hopes to excel in business, and similar companies do the same. Therefore, companies must understand customer habits to provide products that meet their tastes and provide the best service.	Moderate Competition
4	Company Impact on Inflation	Customers will prioritize their daily needs, leading to a decline in purchasing power. Therefore, companies must find ways to address this by reviewing supplier prices to prevent product increases. Managing fixed costs in a balanced manner will reduce unexpected costs.	Moderate Competition
5	Product Differentiation	Companies must create product strategies that differentiate and deliver quality value, making them the primary choice for customers.	High Competition

**Table 3. Results of the Analysis of New Entrants' Threats**

<b>Numb</b>	<b>Indicators</b>	<b>Analysis</b>	<b>Conclusion</b>
1	Expanding Market Segments	Providing excellent service through customer loyalty programs, expanding payment transaction mechanisms, and establishing partnerships to expand market networks, introduce the business using digital technology.	Low Threat

2	Capital Requirements	Providing product information through discounts aims to attract customers to utilize products that support mutual benefits, thus increasing the likelihood of investing their funds, such as in sharia-compliant deposit products.	Low Threat
3	Customer Loyalty	Customers will stay with us for life if service is responded to quickly without having to wait long, thus establishing commitment and attracting new markets to attract new customers.	Low Threat
4	Customer Access	Customers can be engaged with us by providing easy access to product financing applications, excellent service facilities, and customer protection.	Medium Threat
5	Government Policy	Customers can integrate external management into the company's internal management by adhering to government regulations, which frequently change. This aims to comply with government regulations in running business units and provide easy access for newcomers to establish similar companies.	High Threat
6	Impact of Government Policy	It will be difficult to run a business without following government regulations, as companies must obtain government support. This aims to establish collaborations easily by adhering to government regulations.	High Threat

Source: primary data, 2024

**Table 4. Results of the Analysis of the Threat of Substitute Products**

Numb	Indicators	Analysis	Conclusion
1	Need for replacement products	Companies must have a product strategy by updating existing products and innovating new ones to attract new customers.	High Threat
2	Ease of obtaining replacement products	Therefore, without innovating, existing customers are likely to abandon the product because the product doesn't meet their expectations.	High Threat

Source: Primary data, 2024

### Strategic Considerations Based on Porter's Five Forces Analysis

To further reinforce the findings of this research, a review of relevant studies grounded in Porter's Five Forces framework offers valuable insights into strategic positioning and industry competitiveness.

Vaddhano (2022) highlights that Bank Central Asia (BCA) faces a significant threat from substitutes, particularly with the emergence of innovative digital banks that have the potential to disrupt the financial services landscape. Although the existing competitors pose a moderate threat, BCA must

continuously innovate to remain competitive in attracting and retaining customers. According to the Delta Model analysis, BCA's best product strategy revolves around differentiation in service. This includes offering an exceptional customer journey experience and a broad range of personalized financial products to serve as a one-stop financial solution. The bank has effectively achieved a system lock-in by deploying a wide network of ATMs in strategic locations and simplifying business operations for private enterprises, which fosters customer dependence and long-term loyalty.

Rizka Sobriyani Pratiwi and colleagues (2025) found that Pegadaian Syariah Purwakerto encounters high threats from both new entrants and substitute products, as well as strong buyer bargaining power. Despite these pressures, the institution leverages its strong corporate image and the public's trust to maintain a competitive edge. Its strategic approach focuses on product differentiation tailored to the local Islamic finance market, supported by service digitalization as a key competitive tool. Collaborations with partners have been instrumental in expanding market reach and improving Islamic financial literacy. Regular market monitoring and agile responses to industry trends and competitors help ensure sustainable competitiveness.

Humeriatunnisa (2025) explored external environmental factors using both PEST and Porter's Five Forces analysis, applying the Blue Ocean Strategy (BOS) to craft innovative service approaches that create competitive advantage. The implementation of the ERRC Grid generated strategic initiatives such as the elimination of administrative fees, simplification of procedures, enhancement of service quality and technology, and the development of a digital application called BMT Mobile. Through BOS, financial institutions can tap into new market spaces with minimal competition, thereby increasing Islamic financial inclusion within community-based markets.

Meftahudin et al. (2018) conducted a Porter Five Forces analysis on Tin Panda Collection and concluded that the company operates in a highly competitive industry. The intensity of industry rivalry is driven by rapid industry growth, an increasing number of competitors, diverse cost structures, and high exit barriers. Supplier bargaining power is also high due to a concentrated supplier base, strong forward integration capabilities, and the industry's dependence on suppliers. Buyers wield significant power, particularly because of high switching costs and the inability of customers to fully control prices despite the importance they place on quality and information. The threat of new entrants is also high due to low capital requirements and attractive profit potential. In response to these dynamics, the company has adopted an intensive market development strategy by introducing existing products to new geographic markets. Together, these studies support the notion that companies

operating in the financial services sector must adopt adaptive, innovative, and customer-focused strategies to survive in increasingly competitive environments. Porter's Five Forces framework remains a powerful tool for identifying key market pressures and guiding organizations in selecting appropriate strategic responses—whether through differentiation, digital transformation, strategic partnerships, or geographic expansion.

## CONCLUSION

Based on the findings of the SWOT analysis, BPRS Amanah Ummah possesses substantial potential to implement long-term strategic improvements by transforming internal weaknesses into strengths and external threats into opportunities. The recommended strategies include maintaining a strong brand image, enhancing service quality, expanding digital-based services, and innovating products to meet market demands. The application of the SWOT matrix has enabled the formulation of four strategic directions: S-O strategies that leverage technological development and social media for market penetration; S-T strategies that utilize product strengths to ease the loan application process in compliance with Sharia principles; W-O strategies that involve emotional engagement with the community to increase trust and awareness; and W-T strategies focused on strengthening financial capacity through investments, partnerships, and community education. These strategic recommendations are aimed at supporting sustainable growth and maintaining competitive advantage in an increasingly dynamic market.

Additionally, the integration of Porter's Five Forces model provides critical insights into the external competitive environment of the organization. The analysis reveals that the bargaining power of both buyers and suppliers is high, emphasizing the need for efficient service, innovation, and customer-centric solutions. The threat of substitute products and new entrants also poses significant challenges due to increased information accessibility and regulatory leniency. Therefore, the company must act promptly in enhancing product quality, improving technological capabilities, and expanding market reach to defend its competitive position. Collectively, the use of SWOT and Porter's Five Forces frameworks offers a comprehensive foundation for strategic planning and reinforces the importance of agile and responsive management in navigating both internal and external business environments.

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