

INTISARI

Digitalisasi telah meningkatkan persaingan di industri perbankan. Bank Mandiri meresponnya dengan suatu Transformasi Digital pada segmen *Micro Banking* dengan meluncurkan aplikasi kredit mikro bernama “Mandiri Pintar”. Melalui Mandiri Pintar, Bank Mandiri dituntut untuk bersaing dalam memberikan layanan kredit mikro yang inovatif, cepat, dan mudah kepada nasabah. Keberhasilan Bank Mandiri dalam Transformasi Digital sangat dipengaruhi dengan kondisi dan faktor kompetitif di dalam industri, sehingga Bank Mandiri perlu memahami dan mengidentifikasi: (1) faktor pendorong Transformasi Digital, (2) *Key Success Factors* persaingan di industri perbankan melalui Transformasi Digital, (3) posisi relatif bank mandiri dengan kompetitor, dan (4) kesesuaian implementasi mandiri pintar dengan *Key Success Factors* agar mampu meningkatkan posisi kompetitif dan langkah strategisnya.

Penelitian ini menggunakan pendekatan kualitatif untuk mencapai pemahaman yang mendalam mengenai permasalahan yang disampaikan. Instrumen penelitian menggunakan studi pustaka, wawancara dan kuesioner. Penulis melakukan tiga tingkatan analisis: (1) analisis lingkungan eksternal menggunakan *PESTEL Analysis*, (2) analisis industri menggunakan *Porter's Five Forces Framework* dan *Key Success Factors*, dan (3) analisis perusahaan menggunakan *Competitor Analysis*, *Strategic Group Analysis*, dan *Gap Analysis*.

Hasil penelitian menunjukkan bahwa terdapat tujuh faktor yang mendorong industri perbankan melaksanakan Transformasi Digital: (1) perubahan perilaku pelanggan, (2) keunggulan operasional, (3) meningkatnya kompetisi, (4) perkembangan teknologi, (5) manajemen risiko, (6) pergeseran demografi, dan (7) regulasi dan tujuh *Key Success Factors* yang menjadi parameter keberhasilan dalam persaingan di industri perbankan melalui Transformasi Digital: (1) model bisnis, (2) kepemimpinan dan organisasi, (3) penciptaan nilai, (4) kepuasan pelanggan, (5) pembangunan kapabilitas digital, (6) inovasi produk, dan (7) strategi pemasaran. Selain itu Bank Mandiri mempunyai posisi yang cukup kompetitif dengan para kompetitornya (BRI, BNI, dan BCA) dalam persaingan di industri perbankan melalui Transformasi Digital. Transformasi Digital yang dilaksanakan Bank Mandiri melalui Mandiri Pintar juga telah sesuai dengan *Key Success Factors* industri perbankan, meskipun masih terdapat beberapa kendala yang masih harus diperbaiki.

Kata Kunci: *Key Success Factors*, KSF, persaingan, Transformasi Digital, industri perbankan, *Micro Banking*

ABSTRACT

Digitalization has increased competition in the banking industry. Bank Mandiri responded with a Digital Transformation in the Micro Banking segment by launching the microcredit application named “Mandiri Pintar”. Through Mandiri Pintar, Bank Mandiri is required to compete in providing innovative, fast, and easy microcredit services to customers. Bank Mandiri's success in Digital Transformation is strongly influenced by competitive conditions and factors in the industry, so Bank Mandiri needs to understand and identify: (1) Digital Transformation driving factors, (2) Key Success Factors of competition in the banking industry through Digital Transformation, (3) Bank Mandiri's relative position with competitors, and (4) Suitability of Mandiri Pintar implementation with Key Success Factors to improve its competitive position and strategic steps.

This research uses a qualitative approach to achieve a deep understanding of the issues delivered. The research instrument uses a literature review, interviews and questionnaires. The author performs three levels of analysis: (1) external environment analysis using PESTEL Analysis, (2) industry analysis using Porter's Five Forces Framework and Key Success Factors, and company analysis using Competitor Analysis, Strategic Group Analysis, and Gap Analysis.

The research result showed that seven factors encourage the banking industry to implement Digital Transformation: (1) changes in customer behavior, (2) operational excellence, (3) increased competition, (4) technological developments, (5) risk management, (6) demographic shifts, and (7) regulations, and seven Key Success Factors that become parameters of success in competition in the banking industry through Digital Transformation: (1) business models, (2) leadership and organization, (3) value creation, (4) customer satisfaction, (5) digital capability development, (6) product innovation, and (7) marketing strategies. In addition, Bank Mandiri has a fairly competitive position with its competitors (BRI, BNI, and BCA) in competition in the banking industry through Digital Transformation. The Digital Transformation implemented by Bank Mandiri through Mandiri Pintar has also been following the Key Success Factors of the banking industry, although there are still some obstacles that still need to be solved.

Keywords: *Key Success Factors, KSF, competition, Digital Transformation, banking industry, Micro Banking*