

## ABSTRAK

Tingginya tingkat persaingan industri perbankan membuat perbankan harus terus beradaptasi dan melakukan diversifikasi bisnis dalam hal menyediakan produk dan layanan kepada konsumennya. Perkembangan layanan dan produk perbankan berubah dengan adanya startup penyedia *platform* yang berbasis Digital. Ditengah banyaknya *platform ekosistem digital* yang ada saat ini, dan terjadinya *shifting* transaksi nasabah ke arah *platform ekosistem digital* membuat *open banking* menjadi peluang perbankan untuk dapat berkolaborasi dengan berbagai *platform* ekosistem digital. *Open banking* diharapkan dapat meningkatkan kolaborasi dengan berbagai digital ekosistem untuk memperluas *distribution channel*, meningkatkan perolehan *fee-based income* dan menguasai dana murah/CASA melalui transaksi yang terjadi di dalam ekosistem digital.

Penelitian ini bertujuan untuk merancang strategi bersaing dalam upaya meningkatkan daya saing *open banking* BRI. Jenis penelitian ini menggunakan metode deskriptif kualitatif dengan *in-depth interview*. Dalam merancang strategi bersaing dilakukan menggunakan analisis eksternal dan internal perusahaan. Peneliti melakukan analisis pengaruh internal dan eksternal perusahaan terhadap *positioning* dan tingkat persaingan *open banking* BRI dengan pendekatan analisis *Porter's Five Forces*, *Strategic Group Analysis*, *Value Chain Analysis*, *Building Block Analysis*.

Pada penelitian ini dihasilkan kesimpulan berdasarkan analisis faktor eksternal dan internal tingkat persaingan bisnis *open banking* di Industri perbankan Indonesia cenderung tinggi. Hadirnya *digital bank* dan *fintech* juga menambah peta persaingan yang ada di bisnis *open banking*. Berdasarkan analisis *building blocks*, strategi bersaing yang dilakukan BRI adalah diferensiasi dimana BRI memiliki keunggulan di faktor *quality* dan *innovation* yang tidak dapat ditiru oleh kompetitornya.

**Kata kunci:** Strategi bersaing, *Open Banking*, *Porter's Five Forces*, *Strategic Group Analysis*, *Value Chain Analysis*, *Building Block Analysis*.

## ABSTRACT

*The high level of competition in the banking industry has forced banks to continue to adapt and diversify their business in terms of providing products and services to their customers. The development of banking products and services has changed with the emergence of digital-based platform provider startups. During the many digital ecosystem platforms that exist today, and the shifting of customer transactions towards digital ecosystem platforms, open banking is an opportunity for banking to collaborate with various digital ecosystem platforms. Open Banking is expected to increase collaboration with various digital ecosystems to expand distribution channels, increase fee-based income and control low-cost funds/CASA through transactions that occur in the digital ecosystem.*

*This study aims to design a competitive strategy to increase the competitiveness of BRI's Open Banking. This type of research uses a qualitative descriptive method with in-depth interviews. In designing competitive strategy, it is done through internal and external analysis of the company. The author analyzes the company's internal and external influences, positioning, and level of competition in BRI's Open Banking using Porter's Five Forces analysis, Strategic Group Analysis, Value Chain Analysis, Building Block Analysis.*

*In this study, conclusions are drawn based on the analysis of external and internal factors, the level of competition in the open banking business in the Indonesian banking industry tends to be high. The presence of digital banks and fintech also adds to the competitive landscape in the open banking business. Based on the Building Blocks analysis, BRI's competitive strategy is differentiation where BRI has advantages in quality and innovation factors that cannot be imitated by its competitors.*

*Keywords: Competitive strategy, Open Banking, Porter's Five Forces, Strategic Group Analysis, Value Chain Analysis, Building Block Analysis.*