

INTISARI

Sulit dipungkiri bahwa digitalisasi telah menjadi salah satu kebutuhan mendasar masyarakat saat ini. Sejalan dengan digitalisasi perbankan yang dicanangkan OJK melalui Cetak Biru Transformasi Digital Perbankan, Bank XYZ menyatakan transformasi digital dalam Corporate Plan 2020-2024 dengan salah satu fokus sasaran utama *Menjadi Modern Digital Bank terbaik*.

Melalui *Transaction Banking Wholesale Group*, Bank XYZ meluncurkan produk dan layanan keuangan digital untuk mengimplementasikan *corporate plan* di atas dan menyasar transaksi *value chain* atau skema ekosistem. Dalam penerapannya, layanan keuangan digital tersebut belum berhasil memenangkan persaingan pasar layanan transaksi *value chain* sehingga diperlukan strategi bersaing yang tepat.

Penulis mengidentifikasi faktor lingkungan internal dan eksternal serta Key Success Factor terkait strategi *Group Transaction Banking* untuk merumuskan strategi bersaing *Group* khususnya pada layanan transaksi *value chain*. Penelitian analisis deskriptif ini dilakukan atas data primer hasil wawancara dan data sekunder yang bersumber dari eksternal dan internal perusahaan.

Atas analisis yang telah dilakukan, diperoleh kesimpulan bahwa: Hasil analisis Porter's *Five Forces* menunjukkan bahwa industri perbankan yang menawarkan produk dan teknologi inovatif masih menarik, pangsa pasar masih besar dikarenakan sulitnya pendatang baru untuk bersaing dengan bank eksisting. Selain itu banyaknya perusahaan yang melakukan penetrasi bisnis dengan pendekatan sektoral, ketatnya likuiditas di pasar dan persaingan suku bunga menjadi ancaman bagi industri perbankan. Hasil analisis VRIO menunjukkan bahwa dari 7 (tujuh) keunggulan kompetitif berkelanjutan yang dimiliki *Group Transaction Banking Wholesale Bank XYZ*, 3 diantaranya memiliki nilai unggul *cost driver* dan *value driver* diantaranya berperan sebagai *first mover advantage*.

Key Success Factor dalam industri perbankan diantaranya adalah pendekatan bisnis berbasis sektor, kesiapan infrastruktur layanan yang bersifat *end-to-end*, inovasi digital dan fleksibilitas layanan, pemanfaatan data pada analisis dan *monitoring* fasilitas, kekuatan permodalan dan penjagaan likuiditas, dan kerjasama dengan *startup*. Oleh karna itu, strategi bersaing yang cocok bagi *Group Transaction Banking Wholesale Bank XYZ* adalah *best-cost provider*.

Kata kunci: digitalisasi, strategi bersaing, layanan transaksi *value chain*

ABSTRACT

It is hard to deny that digitalization has become one of the basic needs of today's society. In line with the banking digitalization proclaimed by the OJK through the Banking Digital Transformation Blueprint, XYZ Bank declared digital transformation in Corporate Plan 2020-2024 with one of the main target focuses is "Becoming the Best Modern Digital Bank".

Through the Wholesale Transaction Banking Group, XYZ Bank launches digital financial products and services to implement the above corporate plan and target value chain transactions or ecosystem schemes. In its application, these digital financial services have not succeeded in winning the market competition for value chain transaction services, so an appropriate competitive strategy is needed.

The author identifies internal and external environmental factors as well as Key Success Factors related to Group Transaction Banking strategies to formulate Group competitive strategies, especially in value chain transaction services. This descriptive analysis research was conducted on primary data obtained from interviews and secondary data sourced from external and internal companies.

Based on the analysis that has been done, it is concluded that:

The results of Porter's Five Forces analysis show that the banking industry that offers innovative products and technologies is still attractive, the market share is still large because it is difficult for new entrants to compete with existing banks. In addition, many companies penetrated the business using a sectoral approach, tight liquidity in the market and competition in interest rates became a threat to the banking industry. The results of the VRIO analysis show that out of the 7 (seven) sustainable competitive advantages possessed by the Transaction Banking Wholesale Group XYZ Bank, 3 of them have superior cost driver values and value drivers include the role of first mover advantage.

Key Success Factors in the banking industry include a sector-based business approach, end-to-end service infrastructure readiness, digital innovation and service flexibility, data utilization in facility analysis and monitoring, capital strength and liquidity maintenance, and cooperation with startups. Therefore, a suitable competitive strategy for Transaction Banking Wholesale Group XYZ Bank is the best-cost provider.

Keywords: digitization, competitive strategy, value chain transaction services