

**EVALUASI STRATEGI BERSAING PERBANKAN MELALUI DIFERENSIASI
LAYANAN *MOBILE BANKING* DI ERA DIGITALISASI
(STUDI KASUS PT. BANK MANDIRI)**

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Di era teknologi informasi yang berkembang semakin cepat, perbankan tradisional dituntut memiliki strategi bisnis yang memiliki keunggulan kompetitif sehingga tidak terdisrupsi oleh pesaing seperti dengan bank digital dan perusahaan teknologi finansial. PT. Bank Mandiri menerapkan strategi bisnis diferensiasi melalui layanan *mobile banking*.

Fitur dan layanan *mobile banking* dikembangkan secara meluas menjadi *financial supermarket* atau *Super App* yaitu layanan yang diberikan tidak hanya layanan *core banking* seperti menerima simpanan, memberikan pinjaman, transfer dana, pembayaran, investasi namun juga bergerak ke layanan *non core banking* seperti layanan pembelian tiket, *e-commerce*, *e-wallet* yang diakses dalam satu aplikasi yang terintegrasi.

Penelitian ini bertujuan untuk mengidentifikasi dan mengevaluasi strategi bersaing, peluang dan tantangan yang dihadapi perusahaan. Metode penelitian menggunakan teknik wawancara dan kuisioner kepada unit kerja Digital Retail Banking dan Retail Deposit & Product Solution. Penelitian menggunakan pendekatan analisis PESTEL, lima kekuatan Michael E. Porter, Analisa SWOT, VRIN dan faktor pencipta nilai dalam strategi diferensiasi.

Berdasarkan analisis tersebut, strategi diferensiasi layanan *mobile banking* yang diterapkan adalah strategi diferensiasi secara meluas, menggunakan sumber daya manusia yang unggul dalam literasi digital dan memelihara budaya inovasi yang berkelanjutan untuk menciptakan produk dan fitur yang dapat meningkatkan jumlah transaksi.

Kata kunci: strategi bisnis, diferensiasi layanan, industri perbankan

**EVALUATION OF BANKING COMPETITIVE STRATEGIES THROUGH
DIFFERENTIATION OF MOBILE BANKING SERVICES IN THE ERA OF
DIGITALIZATION
(CASE STUDY PT. BANK MANDIRI)**

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In the era of information technology which is developing increasingly rapidly, traditional banking is required to have a business strategy that has competitive advantages so that it is not disrupted by competitors, including the presence of digital banks and financial technology companies. PT. Bank Mandiri implements a differentiation business strategy through mobile banking services

Mobile banking features and services have been widely developed to become a financial supermarket or Super App, namely the services provided are not only core banking services such as receiving deposits, providing loans, fund transfers, payments, investments but also moving into non-core banking areas such as ticket purchasing services, *e-commerce*, e-wallet accessed in one integrated application.

This research aims to identify and evaluate the competitive strategy implemented by the company, the opportunities and challenges. The research method uses interview techniques and questionnaires for the Digital Retail Banking and Retail Deposit & Product Solution unit. The research uses the PESTEL analysis approach, Michael E. Porter's five forces, SWOT analysis, VRIN and value creation factors in differentiation strategy.

Based on this analysis, the mobile banking service differentiation strategy implemented is a broad differentiation strategy, uses human resources that excel in digital literacy as a core competency and maintains a culture of continuous innovation to create products and features that can improve number of transactions.

Keywords: business strategy, differentiation strategy, banking industry