

INTISARI

Bank Raya merupakan salah satu bank digital hasil transformasi bank konvensional yang ditujukan untuk menjadi digital attacker milik BRI Group. Sejak 2020, tren bank digital di Indonesia terus bertambah, menciptakan area kompetisi yang sangat kompetitif. Penelitian ini bertujuan untuk mengidentifikasi relevansi strategi bisnis digital Bank Raya dan menganalisis formulasi strategi bisnis yang tepat untuk menghasilkan bisnis yang berkelanjutan. Metode penelitian yang digunakan adalah deskriptif kualitatif, dengan data primer diperoleh melalui wawancara dan pengisian kuesioner, sedangkan data sekunder melalui studi pustaka. Data dalam penelitian ini diolah menggunakan Analisis VRIO, Analisis Porter's Five Forces, Analisis KSF, Performa Test, Competitive Advantages Test dan Analisis SWOT. Hasil penelitian menunjukkan bahwa strategi bisnis Bank Raya masih relevan dalam persaingan industri bank digital. Relevansi ini ditunjukkan dengan strategi yang efektif dan efisien. Bank Raya memiliki keunggulan atas ekosistem BRI serta kemampuan untuk menyalurkan kredit secara langsung kepada nasabah dengan kategori *unsecured loan*. Kemampuan Bank Raya dalam optimalisasi ekosistem BRI pada produk Pinang Dana Talangan menunjukkan kemampuannya sebagai *Bank as an Ecosystem*. Strategi bisnis Bank Raya yang mengandalkan *Strengths and Competitive Assets* serta *Market Opportunities* dinilai akan dapat berkelanjutan karena mampu memenuhi *Key Success Factor* bank digital, yaitu *Unique Value Proposition*, Target Market, Ekosistem, dan *Customer Perceived Value*.

Kata kunci: Bank Digital, Transformasi Bank Digital, *Unique Value Proposition*, Target Market, dan *Customer Perceived Value*.

ABSTRACT

Bank Raya represents a notable case of a digital bank emerging from the transformation of a conventional banking institution, positioned as a digital attacker within the BRI Group. Since 2020, the digital banking trend in Indonesia has been on the rise, creating a highly competitive market. This study aims to assess the relevance of Bank Raya's digital business strategy and analyze appropriate business strategy formulations to achieve sustainable operations. The research employs a qualitative descriptive methodology, collecting primary data through interviews and questionnaires, and secondary data through literature review. Data analysis incorporates VRIO Analysis, Porter's Five Forces Analysis, Key Success Factors (KSF) Analysis, Performa Tests, Competitive Advantage Tests and SWOT Analysis. Findings indicate that Bank Raya's business strategy remains relevant in the competitive digital banking industry. This relevance is demonstrated by the strategy's effectiveness and efficiency, as evidenced by analysis of the company's financial reports. Bank Raya benefits from advantages within the BRI ecosystem and demonstrates the ability to disburse unsecured loans to customers directly. The bank's capacity to optimize the BRI ecosystem, particularly evident in the Pinang Dana Talangan product, showcases its potential as a Bank as an Ecosystem model. The study concludes that Bank Raya's business strategy, which capitalizes on its Strengths and Competitive Assets while leveraging Market Opportunities, is likely to be sustainable. This assessment is based on the strategy's alignment with the Key Success Factors for digital banks: Unique Value Proposition, Target Market identification, Ecosystem integration, and Customer Perceived Value.

Keywords: Digital Bank, Digital Bank Transformation, Unique *Value* Proposition, Target Market, and *Customer Perceived Value*.