

## INTISARI

Penelitian ini membahas keselarasan antara profil pengalaman pelanggan UMK dan orientasi strategis pembiayaan pada Bank Digital A. Hasil penelitian menunjukkan bahwa integrasi antara pengalaman pelanggan dan orientasi strategi merupakan elemen kunci dalam menciptakan nilai bisnis berkelanjutan dan inovasi model bisnis yang relevan. Penyesuaian antara kebutuhan dan preferensi nasabah dengan strategi diferensiasi yang diterapkan tidak hanya memperkuat posisi kompetitif Bank Digital A, tetapi juga memastikan layanan yang diberikan selaras dengan kondisi internal perusahaan dan dinamika eksternal pasar. Melalui analisis lima dimensi pengalaman pelanggan—kognitif, fisik, sensorik, emosional, dan sosial—Bank Digital A telah berhasil memenuhi kebutuhan nasabah. Namun, masih terdapat ruang untuk perbaikan, seperti peningkatan komunikasi terkait struktur biaya dan proses verifikasi, serta optimalisasi fungsi aplikasi agar lebih interaktif dan efisien. Selain itu, pengalaman emosional dan sosial nasabah juga perlu terus diperkuat dengan layanan personal dan kolaborasi komunitas. Penerapan Triple Layered Business Model Canvas (TLBMC) memungkinkan Bank Digital A menggabungkan nilai ekonomi dan sosial dalam strategi bisnisnya. Fokus pada keberlanjutan dan digitalisasi mendukung efisiensi operasional serta memperkuat loyalitas nasabah melalui solusi finansial yang relevan, seperti *supply chain financing* dan literasi keuangan. Dengan pendekatan ini, Bank Digital A mampu mempertahankan keunggulan kompetitif dan perannya sebagai institusi keuangan yang relevan di pasar perbankan digital.

Kata kunci: Profil Pengalaman pelanggan, orientasi strategi, UMK, *digital banking*, *Triple Layered Business Model Canvas (TLBMC)*, strategi diferensiasi.

## *ABSTRACT*

This study explores the alignment between the customer experience profiles of MSMEs and the strategic orientation of MSME financing at Digital Bank A. The findings highlight that integrating customer experience with strategic orientation is a key element in creating sustainable business value and fostering relevant business model innovations. Aligning customers' needs and preferences with the differentiation strategy employed by Digital Bank A not only strengthens the bank's competitive position but also ensures that its services align with internal conditions and external *market* dynamics. Through the analysis of five dimensions of customer experience—cognitive, physical, sensory, emotional, and social—Digital Bank A has successfully addressed customer needs. However, there are still areas for improvement, such as enhancing communication regarding fee structures and verification processes, and optimizing the application's functionality to become more interactive and efficient. Additionally, the emotional and social dimensions of customer experience need to be further reinforced through personalized services and community collaboration. The implementation of the Triple Layered Business Model Canvas (TLBMC) enables Digital Bank A to integrate economic and social value into its business strategy. A focus on sustainability and digitization supports operational efficiency and strengthens customer loyalty through relevant financial solutions such as *supply chain financing* and financial literacy programs. With this approach, Digital Bank A is well-positioned to maintain its competitive advantage and its relevance as a financial institution in the digital banking *market*.

*Keywords:* Customer experience, strategic orientation, MSMEs, digital banking, Triple Layered Business Model Canvas (TLBMC), differentiation strategy.