

INTISARI

ANALISIS STRATEGI ADAPTASI DIGITAL MELALUI PENDEKATAN KAPABILITAS DINAMIS PADA PT AMFS

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Penelitian ini bertujuan menganalisis bagaimana PT AMFS merumuskan dan menjalankan strategi adaptasi digital dengan menggunakan pendekatan Kapabilitas Dinamis (*sensing, seizing, transforming*), sehingga mampu meningkatkan penjualan sekaligus menjaga keberlanjutan bisnis di tengah disrupsi industri asuransi jiwa Indonesia. Secara metodologis, penelitian menggunakan pendekatan kualitatif dengan desain studi kasus tunggal yang bersifat induktif. Data primer diperoleh melalui wawancara semi-terstruktur dengan lima pejabat kunci dan satu nasabah, sedangkan data sekunder berasal dari dokumen internal perusahaan, laporan regulator, dan publikasi industri. Data dianalisis menggunakan kerangka Miles & Huberman melalui reduksi, penyajian, dan penarikan kesimpulan, dengan alat analisis PESTEL, Porter's Five Forces, SWOT-TOWS, VRIO, Strategic Fit, Business Model Canvas, dan Kapabilitas Dinamis. Hasil penelitian menunjukkan bahwa AMFS telah mengembangkan strategi *omnichannel bancassurance* melalui sinergi dengan ekosistem Bank BM dan dukungan teknologi ASA, antara lain melalui digital sales tools, portal EMMA (portal nasabah), integrasi dengan Livin' by BM, *data lake & analytics*, serta inisiatif AI/RPA. Kapabilitas *sensing, seizing*, dan *transforming* telah berjalan, namun kedalamannya belum merata lintas fungsi karena keterbatasan legacy system, kapabilitas SDM digital, dan resistensi perubahan. Faktor pendukung utama adalah kekuatan ekosistem BM-ASA, *brand trust*, dan basis data nasabah; sementara hambatan utama meliputi arsitektur lama, kompleksitas regulasi, literasi digital masyarakat, serta risiko keamanan data.

Kata Kunci: *Bancassurance, Porter's Five Forces*, Analisis SWOT, Analisis PESTEL, VRIO, Kapabilitas Dinamis.

ABSTRACT

ANALYSIS OF DIGITAL ADAPTATION STRATEGY THROUGH THE DYNAMIC CAPABILITIES APPROACH AT PT AMFS

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This study aims to analyze how PT AMFS formulates and implements its digital adaptation strategy using the Dynamic Capabilities approach (sensing, seizing, transforming), enabling the company to increase sales while maintaining business sustainability amid disruption in Indonesia's life insurance industry. Methodologically, the research employs a qualitative approach with a single-case study design and an inductive logic. Primary data were collected through semi-structured interviews with five key managers and one customer, while secondary data were obtained from internal company documents, regulatory reports, and industry publications. Data were analyzed using Miles & Huberman's framework through data reduction, data display, and conclusion drawing, supported by PESTEL, Porter's Five Forces, SWOT-TOWS, VRIO, Strategic Fit, Business Model Canvas, and Dynamic Capabilities analysis tools. The findings show that AMFS has developed an omnichannel bancassurance strategy through synergy with the Bank BM ecosystem and ASA's technology support, including digital sales tools, the EMMA portal (customer portal), integration with Livin' by BM, data lake and analytics, as well as AI/RPA initiatives. The sensing, seizing, and transforming capabilities are in place, but their depth is not yet consistent across functions due to legacy system constraints, limited digital human capital, and change resistance. Key enablers include the strength of the BM-AXA ecosystem, brand trust, and the customer database, while major barriers involve legacy architecture, regulatory complexity, low digital literacy, and data security risks.

Keywords: Bancassurance, Porter's Five Forces, SWOT Analysis, PESTEL Analysis, VRIO, Dynamic Capabilities.