

## ABSTRACT

### NAVIGATING TECHNICAL KNOWLEDGE GAPS IN IT ONSHORIZING: PHENOMENOLOGICAL INSIGHTS FROM DBS INDONESIA

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This study examines how managers and IT professionals experience and navigate technical knowledge gaps within an IT onshoring initiative at DBS Bank Indonesia. As Indonesian banks accelerate digital transformation, IT onshoring has emerged as a strategic response to strengthen local control, regulatory compliance, and technological capability. However, the transfer of operational responsibility is often not accompanied by full internalization of technical knowledge, creating a gap between formal accountability and actual capability.

Adopting a qualitative phenomenological approach, this research explores the lived experiences of managers and IT professionals involved in IT onshoring projects within the Institutional Banking Group of DBS Indonesia. Data were collected through in-depth semi-structured interviews and analyzed using thematic analysis to capture shared patterns of meaning related to decision making, learning, autonomy, and dependency. The study is grounded in the Knowledge-Based View, positioning technical knowledge as a strategic resource that shapes managerial judgment and organizational capability.

The findings reveal that participants frequently experience strategic responsibility without full technical control, leading to decision making under conditions of partial capability. Capability development largely occurs through experiential exposure to operational issues rather than through structured knowledge transfer mechanisms. These conditions generate tensions between short-term project delivery demands and the long-term goal of building sustainable local IT capability. Autonomy is experienced not as a formal organizational attribute but as an outcome contingent on the availability of technical understanding and decision authority.

This study contributes to strategic management literature by highlighting the experiential dimension of capability development in IT onshoring. Practically, it underscores the importance of aligning responsibility, knowledge internalization, and managerial judgment to realize the strategic potential of IT onshoring initiatives in digital banking environments.

**Keywords:** IT onshoring, technical knowledge, managerial decision making, capability development, phenomenological study