

INTISARI

Transformasi digital dan pembaruan regulasi keuangan negara menuntut perubahan fundamental pada strategi persaingan perbankan di Indonesia. Bank kini harus beroperasi secara terintegrasi penuh, meninggalkan metode konvensional. Kompetisi semakin ketat dalam memperebutkan posisi mitra utama pemerintah guna mengamankan likuiditas dana murah (*Current Account Saving Account/CASA*). Bank Rakyat Indonesia (BRI) merespons tantangan ini melalui fitur *Virtual Account Debit (Cashcard)* pada platform QLola sebagai solusi pengelolaan keuangan satuan kerja pemerintah.

Penelitian ini merumuskan strategi bersaing untuk produk *Virtual Account Debit* BRI untuk meningkatkan penghimpunan dana di segmen Kelembagaan. Pendekatan kualitatif digunakan melalui analisis eksternal (PESTEL dan *Porter's Five Forces*) serta analisis internal (*Value Chain*). Temuan dari analisis tersebut digunakan untuk perumusan alternatif strategi menggunakan Matriks IFE (*Internal Factor Evaluation*) dan EFE (*External Factor Evaluation*) untuk menentukan posisi strategis perusahaan.

Hasil penelitian ini mengidentifikasi kekuatan utama BRI pada hubungan kuat dengan nasabah inti, kemampuan kustomisasi sistem, kompetensi tim segmen kelembagaan, jangkauan jaringan unit kerja yang luas, serta struktur biaya yang kompetitif. Namun, kelemahan teridentifikasi pada aspek reliabilitas sistem teknis, pemahaman produk oleh tenaga pemasar yang belum merata, serta keterbatasan kapasitas *helpdesk* dan SDM di wilayah. *Key Success Factor* dalam bisnis ini adalah keamanan data transaksi, kemudahan rekonsiliasi, keandalan sistem, dan kepatuhan terhadap regulasi. Berdasarkan pemetaan kekuatan dan KSF tersebut, penelitian merumuskan sembilan alternatif strategi bersaing untuk memastikan dominasi BRI dalam pengelolaan dana di segmen Kelembagaan.

Kata Kunci: Strategi Bisnis, *Virtual Account Debit*, PESTLE, *Porter Five Force*, *Value Chain*.

ABSTRACT

Digital transformation and regulatory reforms in state finance demand a fundamental shift in banking service approaches. Banks are now compelled to move beyond conventional methods toward fully integrated digital operations. Competition is intensifying to secure the position of the government's primary partner, aiming to capture low-cost liquidity (Current Account Saving Account/CASA). Bank Rakyat Indonesia (BRI) responds to this challenge by deploying the Virtual Account Debit (Cashcard) feature within the QLola platform as a financial management solution for government work units.

This study aims to formulate a competitive strategy for BRI's Virtual Account Debit product to enhance fund collection within the Institutional segment. A qualitative methodology is employed, utilizing external environmental analysis (PESTEL and Porter's Five Forces) and internal analysis (Value Chain). The findings are synthesized using Internal Factor Evaluation (IFE) and External Factor Evaluation (EFE) Matrices to determine the firm's strategic positioning and formulate alternative strategies.

The results identify BRI's primary strengths in its strong relationships with core clients, system customization capabilities, the competence of the institutional segment team, extensive network coverage, and a competitive cost structure. However, weaknesses were identified regarding technical system reliability, uneven product knowledge among marketing staff, and limited capacity of the helpdesk and regional human resources. The Key Success Factors (KSF) for this industry include transaction data security, ease of reconciliation, system reliability, and regulatory compliance. Based on the mapping of strengths and KSFs, this study formulates nine alternative competitive strategies to ensure BRI's dominance in managing funds within the Institutional segment.

Keywords: *Business Strategy, Virtual Account Debit, PESTEL, Porter's Five Forces, Value Chain.*