

INTISARI

Kondisi saat ini teknologi mendisrupsi hampir semua sektor bisnis, tak terkecuali bisnis perbankan, digitalisasi telah jauh menjangkau sampai kedalam proses operasional bank, disrupsi teknologi bukan harus di hindari, namun harus dijadikan strategi bersaing oleh Indonesia Eximbank dalam memenangkan kompetisi dengan pesaing. Salah satu bentuk disrupsi teknologi tersebut adalah hadirnya *Bank Payment Obligation* (BPO), BPO adalah sebuah *platform* berbasis teknologi dalam bisnis *trade finance* yang muncul dan berhadapan langsung dengan media konvensional seperti *Letter of Credit* (L/C) yang sebelumnya telah ada. Teknologi diharapkan dapat membantu menyelesaikan masalah terkait kegiatan operasional yang tidak efisiensi di Indonesia Eximbank.

Penelitian ini akan membahas sejauh mana disrupsi teknologi mengubah proses bisnis *trade finance* di Indonesia Eximbank, kemudian bagaimana *Bank Payment Obligation* (BPO) bisa meningkatkan daya saing Indonesia Eximbank, selain itu akan dipaparkan analisa tambahan terkait dengan bagaimana penerimaan karyawan Indonesia Eximbank pada unit kerja yang berhubungan dengan bisnis *trade finance* terkait dengan persepsi mereka terhadap penggunaan teknologi.

Dengan mengadaptasi BPO, artinya Indonesia Eximbank telah cukup tepat dalam meresponse adanya disrupsi teknologi, Indonesia Eximbank menjadikan gangguan “disrupsi” tersebut menjadi *tools* untuk meningkatkan daya saing bagi korporasi. Melalui implementasi BPO Indonesia Eximbank diharapkan bisa mengembangkan daya saing perusahaan dengan mengembangkan produk-produk baru yang berhubungan dengan bisnis *trade finance*. Menjadikan pendapatan perusahaan bisa berkembang selain dari pendapatan fee dan komisi (fee base income) saja, melainkan juga melalui pendapatan bunga, transaksi forex, dan lain lain.

Kata kunci : proses bisnis, disrupsi teknologi, *bank payment obligation*, *letter of credit*.

ABSTRACT

The current state of technology disrupts almost all business sectors, including the banking business, the digitalization has reached far into the bank's operational process, the disruption of technology should not be avoided, but must be a competitive strategy by Indonesia Eximbank in winning competition with competitors. One form of disruption of this technology is the presence of Bank Payment Obligation (BPO), BPO is a technology-based platform in trade finance business that emerged and dealing directly with conventional media such as Letter of Credit (L / C) that previously existed. Technology is expected to help solve problems related to operational activities that are not efficient in Indonesia Eximbank.

This research will discuss how far the disruption of technology to change the business process of trade finance in Indonesia Eximbank, then how the Bank Payment Obligation (BPO) can improve the competitiveness of Indonesia Eximbank, besides will be presented additional analysis related to how the recruitment of employees of Indonesia Eximbank on related work units with trade finance business related to their perception of the use of technology.

By adapting BPO, it means that Indonesia Eximbank has been sufficiently accurate in responding to the disruption of technology, Indonesia Eximbank has made the disruption a tool to improve competitiveness for corporations. Through the implementation of BPO Indonesia Eximbank is expected to develop the competitiveness of the company by developing new products related to trade finance business. Make the income of the company can grow apart from fee and income income (fee base income) only, but also through interest income, forex transactions, and others.

Keywords: *business process, technology disruption, bank payment obligation, letter of credit.*