

ABSTRAK
STRATEGI BERSAING *DIGITAL PLATFORM ECOSYSTEM*
PT BANK RAKYAT INDONESIA (PERSERO) TBK

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Tingginya tingkat persaingan perbankan membawa perubahan kepada bentuk produk dan layanan yang disediakan oleh perbankan, didukung dengan perkembangan teknologi yang mengarah kepada persaingan digital. Perbankan dituntut untuk mampu menyediakan produk dan layanan yang bersaing. Disamping hal tersebut peta persaingan perbankan saat ini adalah bagaimana untuk dapat mempertahankan dan menguasai dana murah / CASA (*Current Account Saving Account*) serta FBI (*Fee Based Income*) untuk mendukung kinerja perbankan. Tren produk dan layanan perbankan bergeser dengan penyediaan platform yang berbasis ekosistem bisnis atau yang disebut *Digital Platform Ecosystem*. Sehingga bank yang dapat menyediakan produk dan layanan digital yang berbasis ekosistem bisnis diharapkan mampu untuk tumbuh dan menguasai seluruh lini ekosistem bisnis nasabah.

Penelitian ini bertujuan untuk merumuskan strategi bersaing *Digital Platform Ecosystem* Bank BRI. Perumusan strategi bersaing dilakukan melalui analisis internal dan eksternal perusahaan. Penulis melakukan analisis pengaruh internal dan eksternal perusahaan, positioning dan tingkat persaingan *Digital Platform Ecosystem BRI* dengan menggunakan analisis *Porter Five Forces* serta perumusan alternatif strategi menggunakan IFE & EFE Matriks. Peneliti menggunakan pendekatan metode kualitatif pada penelitian ini

Pada penelitian ini dihasilkan beberapa kesimpulan antara lain : pengaruh internal dan eksternal pada *Digital Platform Ecosystem BRI* dimana untuk tingkat persaingan cenderung sedang dan dampak implementasi *Digital Platform Ecosystem* berpengaruh pada kinerja perusahaan, KSF *Digital Platform Ecosystem BRI* yang meliputi SDM yang handal (*resources & talent*), budaya (*culture*), infrastruktur (*infrastructure*), teknologi (*technology*), kerjasama & kolaborasi (*partnership & collaboration*), fitur dan layanan (*features & services*) serta strategi bersaing yang digunakan yakni strategi diferensiasi dan 12 (dua belas) alternatif strategi bersaing *Digital Platform Ecosystem BRI*.

Kata kunci : *Digital Platform Ecosystem, CASA (Current Account Saving Account), FBI (Fee Based Income), Porter Five Forces*

ABSTRACT
DIGITAL PLATFORM ECOSYSTEM COMPETING STRATEGY
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The high level of banking competition brings changes to the forms of products and services provided by banks, supported by technological developments that lead to digital competition. Banking is demanded to be able to provide competitive products and services. Besides that, the current map of banking competition is how to be able to maintain and control CASA (Current Account Saving Account) and FBI (Fee Based Income) to support banking performance. Banking product and service trends are shifting by providing platforms based on business ecosystems or called as Digital Platform Ecosystems. So banks that can provide digital products and services based on business ecosystems are expected to be able to grow and master all lines of customer business ecosystems.

This study aims to formulate the competitive strategy of the BRI Digital Platform Ecosystem Bank. The formulation of competitive strategies is carried out through internal and external analysis of the company. The author analyzes the company's internal and external influence, positioning and competition level of the BRI Digital Platform Ecosystem by using Porter Fiver Forces analysis and formulation of alternative strategies using the IFE & EFE Matrix. Researchers used a qualitative method approach in this study.

In this study, several conclusions were drawn, among others: internal and external influences on the BRI Digital Platform Ecosystem where the level of competition tends to be moderate and the impact of the implementation of the Digital Platform Ecosystem affects company performance, KSF Digital Plattform Ecosystem BRI which includes reliable HR (resources & talent) , culture (culture), infrastructure (infrastructure), technology (technology), collaboration & collaboration (partnership & collaboration), features and services (features & services) and the competitive strategy used is the differentiation strategy and 12 (twelve) alternative competitive strategies for the BRI Digital Platform Ecosystem

Keywords : *Digital Platform Ecosystem, CASA (Current Account Saving Account), FBI (Fee Based Income), Porter Five Forces*