

## ABSTRAK

### ANALISIS TRANSFORMASI BISNIS PT ADIRA DINAMIKA MULTI FINANCE TBK DARI *DEALER CENTRIC* MENUJU *CUSTOMER CENTRIC*

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Memasuki era Revolusi Industri 4.0, sebagian besar perusahaan-perusahaan multifinance cukup khawatir dengan kehadiran para pemain sekaligus pesaing baru seperti *e-commerce (start-ups)* dan perusahaan *financial technology (FinTech)* yang perkembangannya dinilai cukup disruptif. Hal ini menjadi alasan kuat bagi perusahaan-perusahaan konvensional, termasuk Adira Finance, untuk menyusun ulang strategi dalam menghadapi para pesaing baru dalam industri pembiayaan. Salah satu strategi baru yang dilakukan oleh Adira Finance adalah melakukan transformasi bisnis dari *dealer centric* menuju *customer centric*. Melalui proses transformasi ini, Adira Finance berharap dapat meningkatkan kinerja, pangsa pasar, memperkuat keunggulan daya saingnya, memberikan layanan terbaik untuk meningkatkan *customer experience*, memperkuat *customer engagement*, serta meningkatkan efisiensi dan efektivitas dalam operasional bisnis perusahaan.

Penelitian ini dilakukan dengan tujuan untuk menganalisis jalannya proses transformasi bisnis Adira Finance menuju *customer centric* yang sudah dimulai sejak 2016 hingga sekarang. *Framework* yang digunakan pada penelitian ini adalah *Adapted Business Transformation Framework Methodology* oleh Allaoui et al. (2019) dan Evaluasi Strategi oleh Thompson et al. (2018) untuk menganalisis proses serta *gap* antara rencana dan implementasi transformasi Adira Finance. Langkah selanjutnya adalah mengidentifikasi kendala-kendala penyebab munculnya *gap* yang dihadapi oleh Adira Finance dengan menggunakan konsep *Elements of Customer-Centric and Value-Based Business Model Framework* oleh Hämäläinen (2014) dan *Organizational Barriers to Customer Centric* yang diperkenalkan oleh Shah et al. pada tahun 2006. Hasil analisis *gap* dan kendala tersebut menjadi petunjuk dalam menentukan rekomendasi upaya-upaya yang dapat dilakukan oleh manajemen Adira Finance agar proses transformasi menuju *customer centric* dapat berjalan lebih efektif dan efisien.

Kata Kunci: *Business Transformation, Customer Centric, Crafting Strategy, Executing Strategy, Evaluating Strategy*

## ABSTRACT

### ***BUSINESS TRANSFORMATION ANALYSIS FROM DEALER CENTRIC TO CUSTOMER CENTRIC OF PT ADIRA DINAMIKA MULTI FINANCE TBK***

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*Entering the era of Industrial Revolution 4.0, most of multi-finance companies are worried about the presence of new players and competitors, such as e-commerce (start-ups) and financial technology (FinTech) companies whose developments are considered quite disruptive. This is a strong reason why conventional multi-finance companies, including Adira Finance, are reconstructing their strategy to face these new competitors in finance industry. One of the new strategies adopted by Adira Finance is to transform its business model from dealer centric to customer centric. Through this transformation, Adira Finance hopes to improve their performance, market share, strengthen their competitive advantage, provide the best service to improve customer experience, customer engagement, and increase efficiency and effectiveness in every company's business operations.*

*This research was conducted with the aim of analyzing every business transformation process towards customer centric of Adira Finance which has been started from 2016 until now. In order to analyze the gap between the plan and implementation process of transformation, Adapted Business Transformation Framework Methodology by Allaoui et al. (2019) and Strategy-Evaluating by Thompson et al. (2018) are used. The next step is to identify the constraints that caused the occurrence of gaps using the concept of Elements of Customer-Centric and Value-Based Business Model Framework by Härmäläinen (2014) and also Organizational Barriers to Customer Centric that has been introduced by Shah et al. on 2006. The results of the analysis of gaps and constraints serve as a guide in determining recommendations for efforts that can be made by the management of Adira Finance, so that the transformation process will run more effectively and efficiently.*

*Key Words: Business Transformation, Customer Centric, Crafting Strategy, Executing Strategy, Evaluating Strategy*