

Abstract

Changes in external conditions such as economic slowdown, pandemic conditions, and rapid technological changes have an impact on the adjustment of PT Bank Rakyat Indonesia (Persero) Tbk (BRI) business strategy. Companies need to have an effective strategy that allows them to achieve their main goals. The data shows one of the company's efforts as a countercyclical step so that the wheels of the economy continue to spin. BBRI is able to continue to grow through digital transformation in distributing loan facilities, one of which is through re-engineering the loan business process through BRISPOT. This study aims to determine and implement the direction, policy objectives and business model of BRISPOT's digital transformation. This research was conducted by (1) paying attention to internal and external strategic issues regarding BRISPOT's digital strategy, (2) using David Rogers' "The Five Domains of Digital Transformation" (2016) and Gap Analysis to determine the direction and objectives of BRISPOT policies, and (3) provide advice on proposed action plans for the company's business strategy for the period 2022 – 2025 in implementing BRISPOT digital transformation. Based on the results of the analysis, it was found that BRI's digital transformation strategy through BRISPOT was used to generate sustainable profits for the company.

Keywords: digital transformation, digital application

Abstrak

Perubahan kondisi eksternal seperti perlambatan ekonomi, kondisi pandemik, dan perubahan teknologi yang cepat berdampak pada penyesuaian strategi bisnis PT Bank Rakyat Indonesia (Persero) Tbk (BRI). Perusahaan perlu memiliki strategi yang efektif yang memungkinkan untuk mencapai tujuan utamanya. Data menunjukkan salah satu bentuk upaya perseroan sebagai langkah *countercyclical* agar roda perekonomian terus berputar. BRI mampu tetap tumbuh melalui transformasi digital dalam menyalurkan fasilitas pinjaman salah satunya melalui *re-engineering business process* pinjaman melalui BRISPOT. Penelitian ini bertujuan untuk mengetahui dan menerapkan arah, tujuan kebijakan dan bisnis model transformasi digital BRISPOT. Penelitian ini dilakukan dengan (1) memperhatikan isu strategik internal dan eksternal terhadap strategi digital BRISPOT, (2) menggunakan “*The Five Domain of Digital Transformation*” David Rogers (2016) dan Analisa Kesenjangan untuk menentukan arah dan tujuan kebijakan BRISPOT, dan (3) memberikan saran usulan *action plan* untuk strategi bisnis perusahaan periode 2022 – 2025 dalam mengimplementasikan transformasi digital BRISPOT. Berdasarkan hasil analisis didapatkan strategi digital transformasi Bank BRI melalui BRISPOT yang digunakan untuk menghasilkan keuntungan berlanjut bagi perusahaan.

Kata kunci: transformasi digital, aplikasi digital