

## ABSTRAK

Gangguan berupa digitalisasi telah merevolusi industri jasa keuangan dan mengubah gaya hidup orang dan bekerja. Berangkat dari kondisi tersebut, bank harus memutuskan untuk membuat perubahan signifikan dengan mengembangkan, memperluas dan merevolusi konsep layanan sehingga memenuhi kebutuhan pelanggan secara lebih holistik. Jika Bank Mandiri tidak melakukan ini, pendaatang baru akan melakukannya. Solusi *digital* yang dibangun bank, tentunya akan berdampak pada layanan saat ini ada termasuk jaringan distribusi *retail* bank. Untuk itu tujuan penelitian adalah: “Tersusunnya rancangan strategi jaringan distribusi *retail banking* Bank Mandiri baik berupa tipe, bentuk dan jumlah jaringan cabang” dan “Tersusunnya proses bisnis *retail banking* Bank Mandiri baru sebagai adopsi penerapan *Digital Banking*”. Jenis penelitian ini adalah penelitian deskriptif dengan pendekatan kualitatif, dimana penelitian deskriptif merupakan metode yang digunakan untuk mencari unsur-unsur, sifat-sifat atau fenomena dimulai dengan mengumpulkan data, menganalisis data dan menginterpretasikannya. Bank Mandiri harus mempercepat pengembangan transformasi model layanan melalui digitalisasi yang diselaraskan dengan *Corporate Plan* untuk memperkuat posisi *competitive advantage* agar tidak tertinggal oleh pesaingnya termasuk untuk merespon tumbuh kembangnya *fintech* dan *e-commerce*. Transformasi harus memperbaiki dua kondisi yaitu jaringan distribusi mampu mendorong pertumbuhan sales melalui peningkatan kapasitas dan produktivitasnya serta mampu mengurangi biaya pelayanan transaksi nasabah dengan memindahkan seluruh transaksi ke layanan *self service, paperless, seamless* dan *fastest*.

**Kata kunci:** Gangguan, digitalisasi, gaya hidup, bekerja, perubahan, merevolusi, konsep, layanan, digital banking, proses bisnis, deskriptif, trend transaksi, kebutuhan, corporate plan, *competitive advantage, fintech, e-commerce, layanan self service, paperless, seamless* dan *fastest*.

## ABSTRACT

*Disruption in the form of digitalization has revolutionized the financial services industry and changed the lifestyle of people and work. Departing from these conditions, banks must decide to make significant changes by developing, expanding and revolutionizing service concepts so that they meet customer needs more holistically. If the Bank does not do this, newcomers will do it. Digital solutions built by banks will certainly have an impact on the services currently available including the bank's retail distribution network. For this purpose, the research objectives are: "The compilation of the Bank Mandiri retail banking distribution network design strategy in the form of type, form and number of branch networks" and "The compilation of the new Bank Mandiri retail banking business process as the adoption of Digital Banking implementation". Type of research is a descriptive study with qualitative approaches, where descriptive research is a method used to look elements, traits or phenomena starting with collecting, analyzing and interpreting data. Bank Mandiri must accelerate soonest the development of service model transformation through digitalization that is aligned with the Corporate Plan to strengthen the position of competitive advantage so as not to be left behind by its competitors, including to respond to the growth and development of fintech and e-commerce. Transformation must improve two conditions: the distribution network is able to drive sales growth through increased capacity and productivity and can reduce customer transaction service costs by moving all transactions to self service, paperless, seamless and fastest.*

**Keywords:** *Disruption, digitization, lifestyle, work, change, revolutionize, concepts, services, digital banking, business processes, descriptive, transaction trends, needs, corporate plan, competitive advantage, fintech, e-commerce, self service, paperless services , seamless and fastest.*