SUMMARY

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Threats to the banking industry, besides coming from payment sector Fintech like GoPay, threats also emerge from Fintech and Startup loan fields such as UangTeman. Startup and Fintech are supported by the government by issuing a Presidential Regulation of the Republic of Indonesia concerning the Road Map for Electronic-Based National Trading System for 2017-2019 where one of its activities is to increase access to People's Business Credit (KUR) through Banks or the Non-Bank Financial Industry. The digital technology revolution brought by Fintech and Startup changed the behavior of people in accessing financial services, from coming to the bank office, becoming access to using smartphones.

The aims and methods of the study use the qualitative and quantitative approaches as follows: to identify Bank ABC's existing core competencies using VRIO and future competency recommendations using the foresight industry; to formulate and review alternative strategies using Porter's Five Force, Internal-External matrix, and SWOT matrix; to recommend a road map for implementing digital banking strategies using AHP.

The results of the study recommend 3 future competencies for Bank ABC to develop digital banking from the development of 13 existing core competencies with the implications of competitive advantage. The main alternative strategy from the AHP calculation is bank product reengineering that can be marketed both by Bank ABC and Fintech and Startup. Based on AHP calculations, the main future competencies are Two-Way Digitalization.

Keywords: fintech, industry foresight, core competencies, digital banking, digital technology.