

ABSTRACT

This study aims to find out and analyze the factors of digital transformation in creating competitive advantages which are carried out empirically at PT. Bank Negara Indonesia (Persero), Tbk Region 05. This research conducts three main identifications, namely the way companies create digital transformation to be successful, the challenges faced and the factors of digital transformation that can create a competitive advantage. The data analysis technique used in this study is qualitative research. The digital transformation strategy to be successful is to create digital products that can accommodate the needs of customers, both corporations and individuals, provide convenience in carrying out business activities so that customers are increasingly involved with BNI, able to meet customer expectations or needs, products that are created in accordance with the needs, desires and abilities of users. The challenges faced include: communication networks, especially in remote areas or areas that are limited by internet signals. Limitations of gadgets that can be supported for mobile banking, limited network coverage at outlets, limitations of knowledge of mobile banking users. The factors of digital transformation include three aspects, namely, first, innovation, application of new ideas or technology to BNI, namely by having a forum in channeling ideas, creativity, namely the event, BNI Business Innovation Award (Binnova). The second digital transformation factor is the quality of service, therefore PT. BNI continues to improve service quality by providing the best facilities, products, services that can make it easier for customers to transact. The third factor is the need for organizational learning given at BNI to BNI personnel intended to be able to measure the soft competencies and hard competencies of each BNI person.

Keywords: *Digital transformation, Innovation, Quality of Service, Organizational Learning*