

ABSTRACT

This research identifies key challenges in IFG Holding's adaptation process, including employee resistance to change, difficulties in effectively integrating new systems, and ensuring the sustainability of innovation in business processes. The primary objective of the research is to analyze competitive advantage strategies based on environmental adaptability, digital transformation, and technological innovation to optimize company performance, and to identify obstacles that hinder performance achievement.

The methodology used is a qualitative case study approach. Data were collected through in-depth interviews from various divisions at PT. Jamkrindo Syariah, supplemented by company documents and reports as secondary data. Data analysis was conducted heuristically and thematically to understand the environmental adaptation process, the implementation of digital transformation and innovation strategies, and the challenges encountered during implementation. This approach allows for a deeper understanding of organizational dynamics in the face of change and innovation.

The results of this study provide a clearer picture of the Competitive Advantage Strategy Through Environmental Adaptation, Digital Transformation, and Technological Innovation in Optimizing PT Jamkrindo Syariah's Performance, along with the obstacles in its implementation. This can help the company design more effective strategies to address environmental changes and improve overall performance.

Keywords: *Excellence Strategy, Environmental Adaptability, Digital Transformation, Innovation*

