

## **ABSTRACT**

*This study examines the longevity and resilience of credit cards in facing competition from innovative technology-based financial products, with a focus on Bank BRI's credit card business. Using the Resource-Based View (RBV) theory as the analytical framework, this research adopts a qualitative approach with grounded theory design to explore how BRI formulates strategies to increase transaction volume and nominal value while maintaining competitiveness against fintech-based alternatives such as paylater and online lending. Data were collected through in-depth interviews with BRI managers and active credit card users, supported by triangulation using documents and observations. The analysis, assisted by NVIVO, reveals that BRI's strategies emphasize digital integration through BRImo applications, expansion of merchant networks, loyalty programs (BRI Poin), competitive interest schemes, contactless features, and customer-centric services. Findings indicate that trust in BRI's long-standing brand, ease of use, and seamless digital features significantly contribute to user loyalty, frequency of usage, and perceived security, which in turn strengthen credit card longevity and resilience amidst the emergence of fintech competitors. This study contributes to strategic management literature by developing grounded insights on sustaining financial products' competitiveness and offers practical implications for policy makers and financial institutions in strengthening digital innovation and customer retention strategies.*

**Keywords: Credit card, Longevity, Resilience, Fintech, BRI**

