

## BAB V KESIMPULAN & SARAN

### 5.1 Kesimpulan

Berdasarkan hasil penelitian, berikut adalah kesimpulan yang dihasilkan pada penelitian ini:

1. Transformasi digital yang dilakukan Bank BCA dilakukan dengan mengembangkan ekosistem perbankan digital dan elektronik dengan fokus utama pada *mobile banking* dan *internet banking*. Pelayanan kepada *customer* juga dilakukan dengan merilis fitur *lifestyle* dan *platform myBCA*. *Value* yang ditunjukkan oleh BCA dalam transformasi digitalnya adalah memastikan bahwa layanan TI dapat diandalkan (“Always On”). Dalam risiko strategi Bank BCA memastikan bahwa layanan yang mereka berikan akan selalu aman karena adanya penjagaan yang ketat dan selalu di monitor secara berkala.
2. Transformasi digital yang dilakukan Bank BRI mengacu RI menerapkan *strategi hybrid company model* yaitu *Digitize Core*, *Build Digital Ecosystem*, dan *New Digital Proposition*. Dalam risiko strategi Bank BRI juga sama untuk memastikan bahwa layanan yang mereka berikan akan selalu aman karena adanya penjagaan yang ketat dan selalu di monitor secara berkala.
3. Transformasi digital yang dilakukan Bank Mandiri melalui Digitalisasi Wholesale, Digitalisasi Retail, Digitalisasi SME & Mikro, dan *Enterprise Data & Shared Services*. Dalam risiko strategi Bank Mandiri memastikan bahwa layanan yang mereka berikan akan selalu aman karena adanya penjagaan yang ketat dan selalu di monitor secara berkala.

## 5.2 Saran

Berdasarkan hasil penelitian, berikut adalah beberapa saran yang diajukan kepada penelitian berikutnya :

1. Disarankan pada penelitian selanjutnya melakukan analisis terhadap kepuasan nasabah Bank BCA, BRI dan Mandiri terhadap kinerja layanan digital yang dimiliki masing-masing Bank beserta kendala yang dihadapi Nasabah
2. Disarankan pada penelitian selanjutnya, dapat melakukan wawancara kepada *stakeholder* Bank BCA, BRI dan Mandiri untuk mendapatkan gambaran yang lebih komprehensif mengenai upaya transformasi digital yang telah dilakukan serta rencana selanjutnya dalam proses digitalisasi masing-masing Bank.
3. Penelitian yang dibuat ini merupakan subyektif dari penelitian penulis. Bahwa di penelitian selanjutnya diharapkan dapat dibuat secara obyektif.

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