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Enhancing Banking Service Quality through Digital Transformation: A Strategic Analysis of a Regional Development Bank in Papua

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Abstract: Digital transformation has become a critical driver in enhancing banking service quality, particularly in regions characterized by infrastructural limitations and low digital literacy. This study aims to formulate strategic approaches to improving service quality through banking digitalization at a regional development bank in Papua, Indonesia. A qualitative case study approach was employed, utilizing semi-structured interviews and document analysis. Data were analyzed using SWOT and the Quantitative Strategic Planning Matrix (QSPM) to identify and prioritize strategic alternatives. The findings reveal that the most effective strategy is the development of inclusive and context-based mobile banking services, which enhance accessibility, operational efficiency, and customer satisfaction. The results demonstrate that successful digital transformation in geographically constrained regions depends not only on technological readiness but also on the organization's ability to adapt to local socio-economic conditions and varying levels of digital literacy. This study contributes to the literature by extending the bank 4.0 concept into frontier regions through an adaptive and context-sensitive digital banking framework.

Keywords: Strategy, Digitalization, Service Quality, SWOT, QSPM.

INTRODUCTION

The rapid advancement of technology has driven significant digital transformation across various industries. The shift toward digitalization has become an inevitable phenomenon, driven by the growing demand for innovation across sectors (Rombe, 2020). According to a survey conducted by the Indonesian Internet Service Providers Association (APJII, 2024), the number of internet users in Indonesia reached 221.56 million in 2024, representing approximately 79.5% of the total population of 282.48 million as of June 2024 (Fadhlurrahman, 2024). This indicates that society increasingly relies on digital technologies in various aspects of daily life, including financial transactions.

In this context, the banking sector plays a crucial role. According to Law No. 10 of 1998 concerning Banking, banks are business entities responsible for collecting funds from the public in the form of deposits and redistributing them as credit or other financial services to enhance public welfare. The development of the banking industry in Indonesia is vital for economic growth and is increasingly integrated into regional and global financial systems (Nurhidayati & Sukarno, 2023).

Based on Indonesian Banking Statistics released by the Financial Services Authority (OJK) as of December 2024, the national banking sector demonstrates strong and stable performance. Credit growth reached 10.39% year-on-year, totaling IDR 7,827 trillion. This growth was primarily driven by increases in investment loans (13.62%), consumption loans (10.61%), and working capital loans (8.35%). Meanwhile, third-party funds (DPK) grew by 4.48% year-on-year to IDR 8,837 trillion, reflecting public trust in the banking sector.

Liquidity conditions remain robust, as indicated by the Liquid Assets to Non-Core Deposits ratio (AL/NCD) at 112.87% and Liquid Assets to Deposits ratio (AL/DPK) at 25.59%, both well above regulatory thresholds. Additionally, the Capital Adequacy Ratio (CAR) remains strong at 26.69%. Credit risk indicators also improved, with gross Non-Performing Loans (NPL) declining to 2.08% and net NPL remaining stable at 0.74%. These figures indicate that Indonesia's banking sector is healthy, resilient, and adaptive to economic dynamics (OJK, 2024).

The demand for digital banking products continues to grow, driven by customer preferences for self-service transactions via internet-based digital channels (Simatupang, 2021). This shift reflects the banking industry's response to technological disruption, involving the redesign of products, services, and operational processes through digital platforms. Digital banking services enable customers to perform transactions independently, efficiently, and securely without direct assistance from bank personnel.

In an increasingly competitive environment, banks must continuously innovate to maintain market share and attract new customers. Institutions that deliver superior service quality are more likely to be preferred by customers (Larassati & Fauzi, 2022).

To support this transformation, the Financial Services Authority (OJK) has issued Regulation No. 12/POJK.03/2018 on Digital Banking Services. This regulation defines digital banking as electronic-based services that maximize the use of customer data to provide faster, more efficient, and customer-centric services while maintaining security standards. This regulatory framework encourages banks to optimize technology utilization in meeting customer needs.

However, challenges remain, particularly in regions such as Papua. According to the National Survey of Financial Literacy and Inclusion (COJK & BPS, 2024), financial literacy in Papua stands at 65.43%, while financial inclusion reaches 75.02% (OJK, 2024). This indicates a significant gap between access to financial services and public understanding of digital banking products.

Previous studies have identified key challenges in digital transformation, including technological limitations and internal resistance to change (Mulyani & Jamilah, 2022). Other studies highlight variations in fintech adoption across regional banks due to institutional and environmental factors (Rahman & Astria, 2023). However, most existing research focuses on large commercial banks and lacks contextual analysis of geographically constrained regions.

Therefore, this study aims to identify specific challenges faced by PT Bank Pembangunan Daerah Papua in digitalizing banking services and to formulate effective strategies to enhance service quality through digital transformation. This research contributes to the literature by providing contextual insights into digital banking strategies in frontier regions.

Literature Review

Strategy

Strategy refers to a set of integrated decisions and actions designed to achieve sustainable competitive advantage through the optimal utilization of organizational resources. In the context of digital transformation, strategy is no longer static but must be dynamic and adaptive to rapidly evolving business environments (Teece, 2020). Digital strategy emphasizes the integration of technology into business processes, operational models, and customer interactions to create value and enhance organizational performance (Verhoef et al., 2021).

In the banking sector, digital strategy has become a critical determinant of competitiveness, particularly through the development of technology-driven services that are customer-centric. Therefore, effective strategic formulation must consider both internal organizational capabilities and continuously evolving external environmental dynamics.

Service Quality

Service quality is a fundamental concept in the service industry, reflecting an organization's ability to meet or exceed customer expectations. In the context of digital banking, service quality extends beyond direct human interaction to encompass the performance of digital systems, including reliability, security, ease of use, and responsiveness (Parasuraman et al., 2020).

Empirical studies indicate that digital service quality has a significant impact on customer satisfaction and loyalty (Blut, 2021). Furthermore, user experience has emerged as a critical determinant of perceived service quality, particularly in the context of mobile banking and application-based services (Kaur et al., 2021).

Accordingly, banks must develop services that are not only operationally efficient but also capable of delivering consistent and positive customer experiences.

Customer Satisfaction

Customer satisfaction represents the outcome of a customer's evaluation of the congruence between initial expectations and actual service performance. In service marketing literature, satisfaction is a key determinant influencing customer loyalty, retention, and continued usage intentions (Blut, 2021).

In the context of digital banking, customer satisfaction is influenced by digital service quality, system trust, and ease of access (Alalwan et al., 2020). Satisfied customers are more likely to exhibit positive behavioral intentions, such as continued usage and recommendation to others. Therefore, enhancing digital service quality is a strategic priority for improving customer satisfaction.

Digitalization

Digitalization refers to the transformation of business activities through the adoption of digital technologies to improve efficiency, effectiveness, and value creation (Gong & Ribiere, 2021). In the banking sector, digitalization encompasses the development of electronic-based services, business process automation, and the utilization of data analytics to enhance service quality (Nicoletti, 2021).

Moreover, digitalization plays a crucial role in promoting financial inclusion, particularly in regions with limited access to conventional financial services (Ozili, 2021). However, the success of digitalization is highly dependent on technological readiness, organizational capabilities, and the level of digital literacy among users (Martins et al., 2021). Therefore, digital transformation initiatives must consider contextual factors, especially in regions characterized by geographical constraints.

Digitalization in banking is not merely limited to converting conventional services into digital formats but also involves a comprehensive transformation of business models. The concept of *bank 4.0* emphasizes fully integrated, customer-centric digital banking services that can be accessed anytime and anywhere without reliance on physical branches (Simatupang, 2021).

This perspective aligns with global literature, which conceptualizes digital transformation as a strategic process involving simultaneous changes in technology, organizational structures, and customer experience (Verhoef et al., 2021; Gong & Ribiere, 2021). Thus, digitalization in banking should be understood as a holistic transformation rather than merely technological adoption.

SWOT Analysis

SWOT stands for strengths, weaknesses, opportunities, and threats, and was first introduced in the early 1950s as a framework for analyzing organizational strategy (Benzaghta et al., 2021). This framework is widely used across various fields, including education, to support strategic planning and decision-making, particularly in situations that require consideration of perceptions and capabilities of multiple stakeholders (Zhu & Mugenyi, 2015).

SWOT analysis is a strategic evaluation process that plays an important role in formulating organizational strategies by identifying internal and external environmental factors in a comprehensive and structured manner (Septiana et al., 2024). It serves as a fundamental tool in strategic planning to identify and evaluate strengths, weaknesses, opportunities, and threats related to a product or project (Dhumal et al., 2024).

Quantitative Strategic Planning Matrix (QSPM)

Taslimi et al. (2014) state that the use of QSPM helps identify the most relevant strategies in decision-making processes and focuses on selecting the most advantageous strategic alternatives. The Quantitative Strategic Planning Matrix (QSPM) is considered a highly effective method for determining priorities among various critical internal, external, and competitive factors required to develop an optimal strategic plan (Gupta et al., 2015).

Research by Ghorbani et al. (2015) also shows that QSPM analysis can be utilized to explore and formulate managerial strategies needed by organizations. Abya et al. (2015) further emphasize that QSPM is highly effective in ranking and prioritizing factors influencing strategic planning processes.

METHODS

This study adopts a qualitative approach with a case study design, focusing on PT Bank Pembangunan Daerah Papua (BPD Papua) as a regional financial institution that plays a strategic role in advancing banking digitalization in geographically constrained areas. The case study approach is particularly suitable for providing an in-depth understanding of complex phenomena within real organizational contexts (Creswell & Creswell, 2022).

Data were collected through semi-structured interviews with seven key informants, comprising top management, division heads, and branch managers who are directly involved in the implementation of digital transformation initiatives. In addition, documentary analysis was conducted using annual reports, regulatory frameworks, and internal data on mobile banking usage during the 2023–2024 period.

A purposive sampling technique was employed to ensure that selected informants possessed relevant expertise and experience in digital transformation processes. To enhance the validity and reliability of the findings, this study applied data triangulation by integrating interview results, internal documents, and secondary data sources (Miles & Huberman, 2014).

Data analysis was conducted using an inductive qualitative approach, following the stages of data reduction, data display, and conclusion drawing. Subsequently, strategic analysis was performed using SWOT to identify internal and external organizational factors. To improve objectivity in strategy selection, this study employed the Quantitative Strategic Planning Matrix (QSPM), which enables a systematic evaluation of alternative strategies based on their relative attractiveness (Gupta et al., 2015).

This integrated methodological approach aligns with recent studies emphasizing the importance of combining qualitative and quantitative analyses in strategic decision-making, particularly in the context of digital transformation (Verhoef et al., 2021; Teece, 2020).

RESULTS AND DISCUSSION

Strategic Analysis of Banking Digitalization at BPD Papua

This study positions PT Bank Pembangunan Daerah Papua (BPD Papua) as the focal case to examine strategies for enhancing service quality through digital transformation. A qualitative approach was employed through in-depth interviews with seven key informants to explore strategic dimensions, technological readiness, and the dynamics of digital service implementation in Papua.

The strategic analysis follows a three-stage framework: input, matching, and decision (David, 2017). The input stage was conducted using the Internal Factor Evaluation (IFE) and External Factor Evaluation (EFE) matrices to identify organizational strengths, weaknesses, opportunities, and threats. The matching stage utilized SWOT analysis and the IE matrix to determine the organization's strategic position. Subsequently, the decision stage employed the Quantitative Strategic Planning Matrix (QSPM) to identify priority strategies based on Attractiveness Scores (AS/TAS).

This approach demonstrates that digitalization strategies are not solely dependent on technological readiness but also on the organization's ability to integrate internal resources with external opportunities. This finding aligns with the concept of *dynamic capabilities*, which emphasizes the importance of organizational adaptability in responding to environmental changes (Teece, 2020).

Furthermore, the findings indicate that digital transformation at BPD Papua requires a context-sensitive approach that considers geographical conditions, infrastructure limitations, and local socio-economic characteristics. This supports prior studies emphasizing that the success of digital transformation is highly contingent upon alignment with operational context (Verhoef et al., 2021).

Identification of Internal and External Factors

Based on the analytical results, the internal and external factors shaping the digitalization of banking services at BPD Papua are systematically identified and presented in Figure 1, providing a structured overview of the organization's strategic environment.

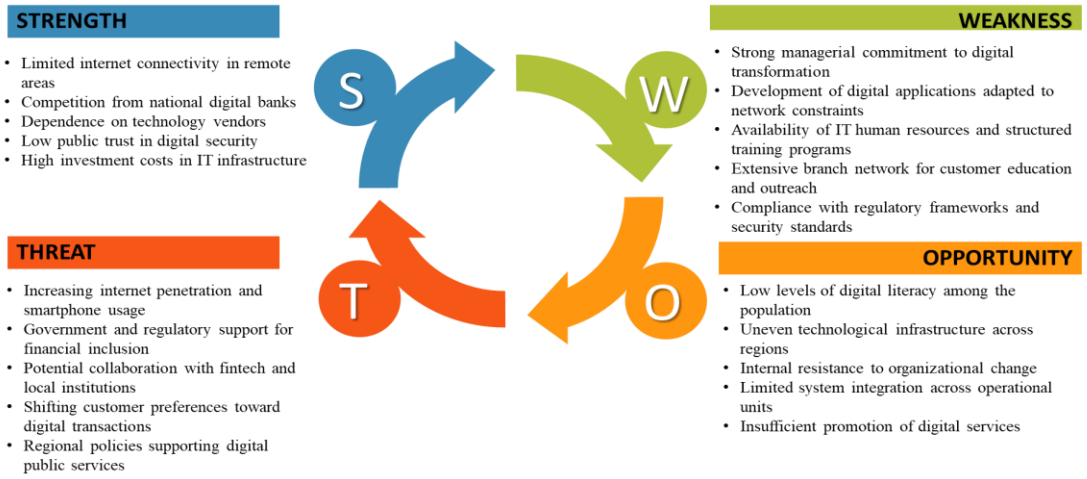


Figure 1. Identification of Internal and External Factors

SWOT Analysis and Internal–External Evaluation

Based on the SWOT analysis summarized in Table 4.1, the total IFE score is 2.55, indicating that the internal condition of BPD Papua is at a moderate level.

Table 1. Internal Factors (IFE Matrix)

Internal Factors	Weight	Rating	Weighted Score
Basic technological infrastructure availability	0.15	3	0.45
Top management support for digitalization	0.10	4	0.40
Continuous development of digital HR competencies	0.10	3	0.30
Adequate security and data backup systems	0.10	3	0.30
Organizational culture not fully adaptive	0.10	2	0.20
Limited system integration across units	0.10	2	0.20
Contextual and simple digital service innovation	0.10	4	0.40
Broad and tiered HR training coverage	0.10	3	0.30
Total	**1.00**		**2.55**

Source: Research data (2025)

This score indicates that the organization possesses adequate internal capabilities, particularly in management commitment, digital innovation, and human resource development. Managerial support is widely recognized as a key driver of digital transformation success (Teece, 2020; Verhoef et al., 2021).

However, key weaknesses remain in system integration, organizational culture readiness, and infrastructure distribution. This suggests that digital transformation extends beyond technological adoption to include organizational and cultural change. This finding is consistent with prior research highlighting internal barriers such as resistance to change and capability limitations (Warner & Wäger, 2021).

External Factor Analysis (EFE)

As presented in Table 4.2, the EFE score of 2.70 indicates a moderate level of responsiveness to external conditions.

Table 2. External Factors (EFE Matrix)

External Factors	Weight	Rating	Weighted Score
Growth in digital adoption	0.15	4	0.60
Government support for financial inclusion	0.10	3	0.30
Competition among regional digital banks	0.10	3	0.30
Network infrastructure limitations	0.15	2	0.30

Regulatory changes	0.10	3	0.30
Fintech collaboration opportunities	0.10	4	0.40
Low digital literacy	0.10	2	0.20
Community-based digital opportunities	0.10	3	0.30
Total	**1.00**		**2.70**

Source: Research data (2025)

Key opportunities arise from digital adoption trends, regulatory support, and fintech collaboration, consistent with studies emphasizing the importance of digital ecosystems (Ozili, 2021; Lee & Shin, 2021).

Strategic Position (IE Matrix)

The combined IFE and EFE scores place BPD Papua in Quadrant V of the IE Matrix (Table 4.3), indicating a "Hold and Maintain" strategy.

Table 3. Internal–External (IE) Matrix

	EFE Score: 1.0 – 1.99	**EFE Score: 2.0 – 2.99**	**EFE Score: 3.0 – 4.0**
IFE Score: 3.0 – 4.0	I. Grow & Build	II. Grow & Build	III. Grow & Build
IFE Score: 2.0 – 2.99	IV. Hold & Maintain	**V. Hold & Maintain**	VI. Selective Growth
IFE Score: 1.0 – 1.99	VII. Harvest/Divest	VIII. Retrench	IX. Retrench

Source: processed by researchers (2025)

This position indicates that the organization possesses relatively strong internal capabilities and promising external opportunities; however, it has not yet reached an optimal condition for aggressive expansion. Therefore, the appropriate strategic approach is to maintain current performance while pursuing selective and gradual development.

From a modern strategic perspective, this position reflects the importance of simultaneously exploiting existing resources and exploring new opportunities in a measured manner, as emphasized in the dynamic capabilities' framework (Teece, 2020). This underscores the necessity for organizations to maintain a balance between operational stability and digital innovation.

The findings of this study further suggest that the implementation of the *bank 4.0* concept cannot be uniformly applied across all regions. In the context of Papua, digitalization strategies must be aligned with infrastructural constraints and varying levels of digital literacy. This implies that the *bank 4.0* paradigm should be extended into a more contextualized approach, namely, an *adaptive digital banking strategy*, which emphasizes the balance between technological advancement, accessibility, and local needs (Simatupang, 2021; Teece, 2020).

Accordingly, this study not only confirms existing theoretical perspectives but also advances them by contextualizing digital transformation strategies within the unique characteristics of developing and geographically constrained regions.

QSPM Analysis

The QSPM analysis was conducted to determine strategic priorities based on a quantitative evaluation of the relative attractiveness of each strategic alternative. The results presented in Table 4.4 indicate that the S–O1 strategy achieves the highest Total Attractiveness Score (TAS) of 2.56, outperforming the other alternatives.

Table 4. Quantitative Strategic Planning Matrix (QSPM)

Strategic Factors	Weight	S–O1	TAS Score	W–O2	TAS Score	S–T1	TAS Score
INTERNAL FACTORS (IFE)							
Management support	0.10	4	0.40	3	0.30	4	0.40
Availability of IT human resources	0.08	3	0.24	2	0.16	4	0.32
Extensive branch network	0.07	4	0.28	3	0.21	3	0.21
Limited system integration	0.05	3	0.15	2	0.10	3	0.15
EXTERNAL FACTORS (EFE)							
Government and OJK support	0.10	4	0.40	4	0.40	3	0.30
Digitalization trends in society	0.08	4	0.32	3	0.24	3	0.24
Competition from digital banks	0.07	3	0.21	2	0.14	4	0.28
Regional network disparities	0.07	4	0.28	3	0.21	3	0.21
TOTAL TAS SCORE	**0.62**		**2.56**		**1.76**		**2.11**

The strategic alternatives evaluated are summarized in Table 4.5, which include: (1) **S–**O1: Development of inclusive and context-based mobile banking services; (2) S–T1: Strengthening digital security systems; and (3) W–O2**:** Digital literacy education and internal human resource training

Table 5. Main Strategic Alternatives

Strategy Code	Strategy Description
S–O1	Development of inclusive and context-based mobile banking services in Papua
S–T1	Strengthening digital security systems and customer data protection
W–O2	Enhancing digital literacy among customers and providing internal HR training

The results indicate that the development of adaptive and context-sensitive digital services represents the most optimal strategy for enhancing banking service quality at BPD Papua.

This finding reinforces the argument that context-sensitive digital strategies provide superior strategic value in geographically constrained environments.

Discussion

The findings of this study indicate that effective digitalization strategies in geographically constrained regions must prioritize inclusivity, usability, and alignment with local conditions, rather than focusing solely on technological sophistication.

This finding reinforces existing literature that identifies digital service quality as a primary determinant of customer satisfaction (Parasuraman et al., 2020; Blut, 2021). However, within the context of developing regions, accessibility and digital literacy emerge as additional critical variables that shape the success of digital banking adoption.

Furthermore, the results emphasize that the success of digital transformation is strongly influenced by the organization's ability to integrate internal resources with external opportunities. This aligns with the concept of *dynamic capabilities*, which highlights the importance of continuous adaptation, innovation, and responsiveness to environmental changes (Teece, 2020).

Accordingly, the strategy of developing inclusive and context-based mobile banking is not only operationally relevant but also theoretically grounded within the broader literature on digital transformation and service quality.

CONCLUSION

Based on the overall analysis, several key conclusions can be drawn.

First, the most effective strategy for improving banking service quality at BPD Papua is the development of inclusive and context-based mobile banking, which achieved the highest attractiveness score in the QSPM analysis. This strategy effectively integrates internal organizational strengths with external opportunities to enhance accessibility and customer satisfaction, particularly in regions with infrastructural constraints.

Second, the success of digital transformation is determined by a combination of internal and external factors, including managerial support, technological readiness, and collaboration with the broader ecosystem. This highlights that banking digitalization is not merely a technological issue but a multidimensional organizational strategy.

Third, human resource capability plays a critical role in the implementation of digital strategies. Digital transformation requires not only enhanced competencies but also an adaptive organizational culture that supports technological innovation.

Fourth, data security and customer trust constitute fundamental pillars for the sustainability of digital services. Without trust, the adoption of digital services will remain limited, regardless of technological advancement.

Overall, this study demonstrates that successful banking digitalization in developing regions requires a contextual, adaptive, and inclusive approach that extends beyond technology to encompass social, cultural, and institutional dimensions. These findings contribute to the literature by highlighting that digital strategies in frontier regions differ significantly from those in more advanced banking contexts (Verhoef et al., 2021; Ozili, 2021).

From a theoretical perspective, this study extends the *bank 4.0* concept into frontier regions characterized by infrastructural and literacy constraints. It demonstrates that digital transformation is not universally applicable but must be tailored to local conditions. Therefore, *bank 4.0* should be understood as a flexible and adaptive framework rather than a uniform model.

Implications

Based on the results of SWOT, IFE, EFE, IE, and QSPM analyses, several strategic managerial implications can be derived for PT Bank Pembangunan Daerah Papua.

First, improving digital service quality should focus on developing inclusive and context-sensitive mobile banking aligned with the geographical and socio-economic characteristics of Papua. System integration across organizational units is essential to create a seamless and efficient digital ecosystem. This aligns with studies emphasizing that digital service quality is a key determinant of customer satisfaction and loyalty (Parasuraman et al., 2020; Blut, 2021).

Second, optimizing digital transformation drivers requires strategic initiatives such as establishing a dedicated *Digital Innovation Office*, increasing investment in technological infrastructure, and strengthening collaboration with local governments and external partners. This is consistent with literature highlighting the importance of ecosystem support and organizational capabilities in digital transformation success (Verhoef et al., 2021).

Third, enhancing human resource capabilities and fostering a digital culture are critical to ensuring sustainable transformation. Systematic change management programs are required to reduce internal resistance and build an adaptive organizational culture. From a *dynamic capability's* perspective, adaptability and innovation are essential for sustaining competitive advantage (Teece, 2020).

Fourth, strengthening data security and customer trust is essential in digital banking services. Developing a cybersecurity roadmap, conducting regular security audits, and ensuring transparent communication with customers are necessary to build public trust. This is

consistent with studies emphasizing the role of trust in digital service adoption (Alalwan et al., 2020).

Recommendations

Based on the conclusions, several strategic recommendations are proposed.

First, digitalization strategies should be implemented in a gradual and context-sensitive manner, considering the level of infrastructure readiness and digital literacy across regions. A localized strategy approach is essential to increase digital service adoption.

Second, organizations should strengthen human resource capacity and digital culture through continuous training and effective change management practices. This ensures that digital transformation encompasses not only technological changes but also behavioral and organizational shifts.

Third, increased investment in technological infrastructure and system integration is necessary to enhance operational efficiency and service consistency. System integration plays a critical role in improving customer experience.

Fourth, efforts to improve digital literacy and public trust should be conducted systematically through public education, collaboration with local stakeholders, and targeted digital communication strategies.

Fifth, digitalization strategies should be continuously evaluated through monitoring mechanisms and user feedback. Such evaluation is crucial to ensure that strategies remain relevant to evolving technological developments and customer needs.

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