



Digital Service Process Innovation in myBCA: A SWOT-Based Analysis for Strengthening Mobile Banking Competitiveness

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Abstract

This study examines myBCA as a case of digital service process innovation rather than merely as a mobile banking product or promotional object. The study adopts a qualitative descriptive case-study design based on document analysis and applies SWOT, Internal Factor Evaluation (IFE), and External Factor Evaluation (EFE) as structured strategic diagnostic tools. In response to concerns about methodological transparency in SWOT-based studies, the revised analysis clarifies the source materials, factor-identification procedure, coding logic, weighting criteria, rating criteria, and interpretive boundaries of the IFE and EFE scores. The findings indicate that myBCA's process-innovation strengths are mainly associated with transaction convenience, service integration, QRIS functionality, cardless features, BI-FAST access, multi-account management, e-statements, and investment-service integration. The main weaknesses relate to digital-security vulnerability, occasional system instability, limited integration with certain financial functions, transaction limits, interface issues, and authentication design. Externally, the expansion of digital banking channels, API-based collaboration, fintech partnerships, customer growth, and increasing acceptance of mobile banking provide important opportunities, while cybercrime, feature competition, competing financial applications, and rising expectations for seamless digital services remain salient threats. The weighted diagnostic results indicate an IFE score of 3.58 and an EFE score of 3.90, placing myBCA in Quadrant I of the SWOT matrix. This position suggests that myBCA has a favourable strategic basis for an aggressive but carefully governed process-innovation agenda. The study contributes by reframing mobile banking competitiveness as a function of service-process quality, journey coherence, security, integration, and continuous redesign. Because the study relies on document-based evidence, its conclusions should be interpreted as strategic propositions rather than causal claims about loyalty, satisfaction, or usage intensity.

Keywords: process innovation, digital service innovation, mobile banking, SWOT, myBCA

JEL: G21; O32; M15; L86

1. Introduction

Digital transformation has fundamentally altered the way individuals interact with financial services. The widespread use of smartphones, internet-based platforms, application programming interfaces, and data-driven service platforms has shifted banking activities from branch-centred encounters toward faster, more flexible, and more integrated digital services. Within this context, mobile banking should no longer be viewed solely as a transaction channel. It should also be understood as a manifestation of digital service process innovation that reshapes service flows, operational efficiency, security governance, and customer experience.

Prior scholarship on digital transformation and service innovation explains that competitive advantage increasingly depends on how firms redesign business processes and customer interactions through digital technologies (Barrett et al., 2015; Bharadwaj et al., 2013; Verhoef et al., 2021). In banking, mobile banking becomes a central component of this transformation because it enables users to manage accounts, transfer funds, make payments, purchase services, and access financial information without spatial or temporal constraints (Huili & Zhong, 2011; Shaikh & Karjaluo, 2015). Consequently, mobile banking competitiveness is determined not only by promotion or market visibility, but also by service-process quality, reliability, interoperability, and trust.

BCA responds to this environment through myBCA, an application that integrates transactions, payments, cardless services, account access, investment-related functions, and other digital financial services within one ecosystem. Features such as QRIS, cardless cash transactions, BI-FAST, e-statements, multi-account access, and investment integration suggest that myBCA has moved beyond simple digitisation toward a broader reconfiguration of the service process architecture. The application is therefore analytically relevant as a case of digital service process innovation.

However, digital service innovation in banking is accompanied by important challenges. Competition among mobile banking applications is intensifying, fintech firms continue to expand their service scope, and cybercrime remains a persistent threat. User experience is also shaped by system stability, interface quality, authentication design, transaction limits, and the coherence of service journeys. For this reason, a strategic evaluation of myBCA should not focus narrowly on marketing strategy. It should examine how the service process can be refined to remain convenient, secure, reliable, integrated, and competitive.

The original version of this manuscript positioned the discussion primarily around marketing strategy. Nevertheless, the empirical factors discussed in that version more strongly reflect the logic of process innovation, including transaction simplification, feature integration, authentication improvement, security education, interface refinement, and ecosystem collaboration. This revised article therefore repositions the study within the perspective of digital service process innovation while also responding to methodological concerns commonly raised against SWOT-IFE/EFE studies, particularly the need to clarify how factors, weights, and ratings are identified and interpreted.

The study addresses three research questions. First, what internal strengths and weaknesses shape myBCA as a digital service process innovation? Second, what external opportunities and threats influence the sustainability of myBCA's innovation agenda? Third, what process-innovation strategies can be derived from a transparent SWOT-IFE/EFE diagnostic framework? By answering these questions, the article contributes a process-oriented

interpretation of mobile banking competitiveness and offers a more cautious, methodologically explicit, and operationally useful strategic analysis.

2. Literature Review

1. Digital service process innovation

Process innovation refers to organisational efforts to redesign, simplify, integrate, or improve workflows so that value creation becomes more efficient and more closely aligned with user needs. In service contexts, innovation is not limited to a new product or a new technological feature. It also includes the redesign of service delivery, customer participation, back-office coordination, and digital interfaces that connect providers and users (den Hertog et al., 2010). In digital services, process innovation is visible through improvements in speed, accessibility, security, feature interoperability, and the orchestration of the user journey.

Digital technologies intensify the need for process innovation because they allow firms to redesign how services are delivered, monitored, and continuously improved. Barrett et al. (2015) argue that digital service innovation involves the recombination of technology, service logic, and user interaction. Bharadwaj et al. (2013) similarly position digital business strategy as an integrated organisational response in which information systems, strategy, and operations are no longer separated. For mobile banking, this means that competitiveness cannot be reduced to the presence of an application. It depends on whether the application simplifies service flows, reduces friction, protects users, and integrates relevant financial functions.

2. Customer journey and service process design in mobile banking

Customer experience is formed across a sequence of touchpoints rather than through a single service encounter. Lemon and Verhoef (2016) emphasise that customer journeys involve pre-service, service, and post-service stages that must be understood as connected experiences. Service blueprinting literature also shows that effective service innovation requires attention to both visible customer actions and invisible support processes (Bitner et al., 2008). In mobile banking, this journey begins with registration and authentication, continues through transaction execution, and extends to notification, problem resolution, and trust reinforcement.

Mobile banking adoption studies indicate that perceived usefulness, ease of use, security, convenience, cost, and trust influence user acceptance and continued use (Huili & Zhong, 2011; Ismail & Purwani, 2021; Shaikh & Karjaluoto, 2015). These determinants are closely related to service process design. A feature may be available, but it will not create value if users experience difficult navigation, confusing authentication, unstable systems, or uncertainty about transaction security. Therefore, mobile banking innovation should be evaluated not only by feature quantity, but also by service-flow coherence and experience quality.

3. Digital banking competitiveness, trust, and security

Digital banking competitiveness is shaped by the capacity to combine convenience with risk control. Customers expect mobile banking applications to be fast and flexible, but they also expect strong protection against fraud, impersonation, phishing, and unauthorised access. Digital trust is therefore embedded in the process architecture of the service. Authentication, notification, suspicious-activity detection, transaction confirmation, and customer education are not secondary technical elements; they are core components of service innovation.

From a process perspective, security and user experience should not be treated as competing objectives. Overly complex authentication may reduce usability, while overly simple authentication may increase risk. Effective process innovation must balance protection and

convenience. This balance is central to mobile banking because customers evaluate the application through repeated transactions in which ease, speed, confidence, and reliability are experienced simultaneously.

4. SWOT, IFE, and EFE as applied strategic diagnostic tools

SWOT analysis is widely used to evaluate organisational conditions by identifying strengths, weaknesses, opportunities, and threats. The IFE and EFE matrices extend SWOT by assigning weights and ratings to internal and external factors so that strategic conditions can be interpreted more systematically (David & David, 2017). However, SWOT-IFE/EFE should be used carefully in academic studies because the scores depend on factor selection, researcher judgement, weighting logic, and the quality of evidence used to justify each factor.

In this study, SWOT is not used as a statistical test or as evidence of causal relationships. It is used as an applied strategic diagnostic framework to organise document-based evidence and to translate it into process-innovation priorities. Strengths and weaknesses are interpreted as internal service-process conditions embedded in myBCA, while opportunities and threats are interpreted as external dynamics influencing the sustainability of digital banking innovation. This approach makes the study useful for managerial interpretation while maintaining caution about the evidentiary limits of document-based analysis.

3. Research Methodology

This study employs a qualitative descriptive case-study approach with myBCA as the focal case. The analytical emphasis is placed on digital service process innovation, namely the extent to which features, transaction flows, security mechanisms, service integration, and user-experience dimensions shape the application's strategic position in a competitive mobile banking environment.

The study is based on document analysis rather than primary survey data. The source materials include the original manuscript, publicly described myBCA service features, company publications, and prior literature related to mobile banking, digital service innovation, customer journey, digital transformation, and strategic analysis. This design is appropriate for an applied diagnostic study because the objective is to reinterpret existing strategic evidence through a process-innovation lens. However, the design does not allow direct measurement of user satisfaction, loyalty, trust, or usage intensity.

The analytical procedure consisted of five stages. First, service-related statements and strategic factors were extracted from the source materials. Second, the extracted factors were coded into internal and external categories. Internal factors were further grouped into service convenience, integration, security, reliability, interface quality, and authentication. External factors were grouped into digital ecosystem opportunities, market acceptance, collaboration potential, cyber-risk exposure, and competitive pressure. Third, overlapping factors were consolidated to avoid duplication. Fourth, the factors were weighted and rated using an explicit scoring rubric. Fifth, the weighted results were interpreted through the SWOT quadrant and translated into process-innovation strategies.

To improve transparency, the revised analysis treats the IFE and EFE matrices as structured strategic diagnostics. The weight of each factor reflects its relative importance to myBCA's digital service process innovation. The rating reflects the strategic salience of the factor for process innovation, using a four-point scale in which 1 indicates low strategic salience, 2 moderate salience, 3 high salience, and 4 very high salience. Weighted scores were obtained by

multiplying the factor weight by the rating. Because the analysis relies on document-based evidence, the resulting scores should be interpreted as indicative strategic positions rather than objective measurements of market performance.

Credibility was addressed through three procedures. First, source triangulation was applied by comparing service-feature descriptions, company materials, and prior literature. Second, theoretical triangulation was applied by interpreting the factors through service innovation, digital transformation, customer journey, and strategic management perspectives. Third, interpretive bracketing was applied by limiting conclusions to strategic implications and avoiding unsupported claims about behavioural outcomes. In practical terms, the study proposes that certain process improvements may support competitiveness, but it does not claim to prove their effect on loyalty, satisfaction, or usage intensity.

Table 1. Scoring rubric used for the revised SWOT-IFE/EFE analysis

Element	Definition	Operational criterion	Interpretive boundary
Factor identification	Selection of internal and external factors relevant to myBCA	Factors must relate to service flow, integration, security, reliability, UI/UX, authentication, ecosystem opportunity, or competitive risk.	Factors are not treated as user perceptions unless supported by direct user data.
Weight	Relative importance of the factor	Assigned between 0.03 and 0.18 according to strategic relevance, recurrence in the source materials, and connection to process innovation.	Weights are judgement-based and therefore reported transparently.
Rating	Strategic salience of the factor	1 = low, 2 = moderate, 3 = high, 4 = very high strategic salience for process innovation.	Ratings are diagnostic scores, not statistical estimates.
Weighted score	Weight multiplied by rating	Used to summarise the internal or external strategic position.	Scores guide interpretation but do not prove causal relationships.

4. Result And Discussion

4.1 Strategic Factors Shaping Process Innovation

The findings show that myBCA's internal environment is dominated by factors directly associated with digital service process innovation. Transaction convenience, cross-device accessibility, QRIS functionality, cardless cash transactions, BI-FAST access, e-statements, multi-account management, and investment-service integration indicate that myBCA has advanced toward service simplification, platform integration, and self-service digital logic. These features reduce transaction friction and support a more efficient customer journey.

Several weaknesses remain relevant to the quality of process innovation. Security vulnerability and application impersonation risk indicate the need for stronger protective

mechanisms and user education. Occasional system instability signals that reliability remains essential for trust formation. Limited credit-card connectivity, transaction limits, interface concerns, and authentication design constraints indicate that myBCA still requires continuous redesign in several parts of the service journey. These weaknesses do not negate the strategic strength of the application, but they show where the next phase of process innovation should be concentrated.

The external environment offers substantial opportunities. The expansion of digital banking channels, API-based collaboration, fintech partnerships, customer growth, mobile banking acceptance, and ecosystem integration create favourable conditions for wider process innovation. At the same time, cybercrime, advanced features offered by competing banks, rival fintech and financial applications, and rising user expectations create pressure for sustained and secure innovation.

Table 2. Internal Factor Evaluation (IFE) matrix for myBCA

Code	Internal factor	Process-innovation meaning	Weight	Rating	Weighted score
S1	Transaction convenience without branch queuing	Simplifies transaction flow and reduces user friction	0.08	4	0.32
S2	Cross-device and multi-access flexibility	Improves accessibility and continuity of service use	0.06	4	0.24
S3	QRIS payment functionality	Connects mobile banking with everyday payment processes	0.06	4	0.24
S4	Cardless cash transaction feature	Reduces dependency on physical cards and ATM-card handling	0.05	4	0.20
S5	BI-FAST transfer access	Supports faster and more efficient interbank transfer processes	0.06	4	0.24
S6	E-statement availability	Improves information access and post-transaction documentation	0.04	3	0.12
S7	Multi-account management	Strengthens integrated account visibility and control	0.06	4	0.24
S8	Investment-service integration through Welma	Broadens the service ecosystem beyond basic transactions	0.05	3	0.15
S9	Integration with BCA digital ecosystem	Supports platform coherence across related financial services	0.06	4	0.24
S10	Self-service service-flow logic	Allows users to complete more activities independently	0.05	4	0.20
S11	BCA brand trust and customer base	Provides institutional support for adoption and confidence	0.07	4	0.28
S12	Customer support and service information availability	Supports problem handling and service assurance	0.04	3	0.12
S13	Digital service infrastructure and data capacity	Provides a basis for continuous digital service refinement	0.03	3	0.09
W1	Security vulnerability and impersonation risk	Requires stronger prevention, detection, and user education	0.08	3	0.24
W2	Occasional system instability	Creates reliability risk in transaction execution	0.06	3	0.18

Code	Internal factor	Process-innovation meaning	Weight	Rating	Weighted score
W3	Limited credit-card connectivity	Indicates incomplete integration of selected financial functions	0.04	3	0.12
W4	Transaction or transfer limits	May constrain high-value or intensive user transactions	0.04	3	0.12
W5	UI/UX issues	Requires service journey and interface redesign	0.04	3	0.12
W6	Authentication and log-in design constraints	Requires a better balance between security and convenience	0.03	4	0.12
Total IFE score			1.00		3.58

The IFE result of 3.58 indicates that myBCA has a favourable internal diagnostic position for service process innovation. This score should be read as evidence of strategic readiness rather than as proof of user satisfaction or loyalty. The dominant internal logic is that myBCA already has several integrated service features, but the next innovation phase must strengthen security, reliability, interface quality, and authentication design.

Table 3. External Factor Evaluation (EFE) matrix for myBCA

Code	External factor	Process-innovation meaning	Weight	Rating	Weighted score
O1	Expansion of digital banking channels	Creates room for broader digital service migration	0.18	4	0.72
O2	API-based and fintech collaboration	Supports ecosystem integration and service expansion	0.16	4	0.64
O3	Growth of digital banking customers	Increases the strategic relevance of mobile-first service design	0.14	4	0.56
O4	Rising acceptance of mobile banking	Supports continued adoption of self-service banking processes	0.12	4	0.48
O5	Lifestyle and payment ecosystem integration	Allows myBCA to connect with broader daily financial activities	0.08	4	0.32
O6	Market education and digital literacy momentum	Supports more effective security and usage education	0.06	3	0.18
T1	Cybercrime and fraud risk	Requires stronger security architecture and preventive communication	0.10	4	0.40
T2	Competing banks with advanced features	Creates pressure for faster and more differentiated service redesign	0.08	4	0.32
T3	Rival fintech and financial applications	Increases expectations for speed, personalisation, and convenience	0.04	4	0.16
T4	Data privacy and regulatory pressure	Requires disciplined governance of digital service innovation	0.04	3	0.12
Total EFE score			1.00		3.90

The EFE result of 3.90 indicates that the external environment provides strong opportunities for myBCA's continued process innovation, while also imposing significant security and competition-related pressures. The high external score should therefore be interpreted as a call for disciplined expansion rather than uncontrolled feature proliferation.

4.2 SWOT quadrant interpretation

When the internal and external diagnostic results are interpreted together, myBCA is positioned in Quadrant I of the SWOT matrix. This quadrant indicates that the application has a strong internal base and favourable external opportunities for an aggressive process-innovation strategy. In this context, “aggressive” does not mean expanding features without governance. It means using existing strengths to redesign service journeys, deepen integration, improve security architecture, and strengthen customer confidence.

The Quadrant I position also clarifies the practical contribution of the study. myBCA does not need to be evaluated only as a promoted banking application. It can be evaluated as a service system whose competitiveness depends on the coherence between front-stage customer interaction and back-stage digital capability. The most important strategic issue is therefore how to convert existing strengths into a more secure, stable, and seamless service process.

4.3 SWOT-Derived Process Innovation Agenda

Table 4. SWOT-derived process innovation strategies for myBCA

Strategy group	Strategic direction	Process-innovation focus	Evidence boundary
SO	Use strengths to capture opportunities	Expand service integration, update features continuously, strengthen fintech/API collaboration, and preserve service reputation through high process quality.	Strategic proposition based on documented feature strengths and ecosystem opportunities.
WO	Use opportunities to reduce weaknesses	Upgrade IT capability, improve UI/UX, redesign authentication, refine transaction limits in selected contexts, and strengthen integration of financial functions.	Requires further user testing before claims about satisfaction can be made.
ST	Use strengths to confront threats	Reinforce cybersecurity, accelerate feature innovation, deepen differentiation, and intensify customer security education.	Supported as a risk-management implication, not as measured fraud reduction.
WT	Minimise weaknesses and reduce threats	Improve system stability, communicate cybercrime prevention, collaborate with technology partners, and build a consistent application experience.	Requires operational validation through technical and user-experience data.

The SO strategy suggests that myBCA should use its existing strengths to build a broader digital service ecosystem. Integration should focus on service journeys that reduce friction, such as faster payments, easier transfer confirmation, clearer transaction histories, and better connection between daily payments and broader financial services. The strategic value of integration lies not in adding more features, but in making different features work as one coherent service process.

The WO strategy indicates that external opportunities should be used to address internal weaknesses. For example, collaboration with technology partners may support more robust authentication, better fraud detection, and more adaptive UI/UX improvement. However, any claim that these improvements increase satisfaction or loyalty requires future empirical testing. In the present study, they are interpreted only as plausible process-innovation priorities.

The ST strategy places cybersecurity and differentiation at the centre of digital banking competitiveness. As competitors introduce faster and more personalised financial applications,

myBCA must ensure that convenience does not weaken perceived safety. Security education, suspicious-activity alerts, stronger authentication layers, and transparent communication are therefore central to service process innovation.

The WT strategy emphasises mitigation. System stability, interface consistency, incident response, and customer education should be treated as ongoing improvement routines rather than one-time projects. This is consistent with the idea that digital service innovation is a continuous process of monitoring, redesigning, testing, and refining the service journey.

5. Conclusion

This study analysed myBCA as a case of digital service process innovation using a SWOT-IFE/EFE diagnostic framework. The analysis shows that myBCA's strengths are mainly associated with transaction convenience, service integration, QRIS functionality, cardless features, BI-FAST, multi-account management, e-statements, and investment-service integration. These strengths indicate that myBCA has developed a service architecture that supports self-service banking and reduces transaction friction. The analysis also identifies several weaknesses that require continued attention. Security vulnerability, occasional system instability, limited integration of certain financial functions, transaction limits, UI/UX issues, and authentication design constraints may reduce the quality of the digital service journey. Externally, myBCA benefits from the expansion of digital banking, fintech collaboration, API connectivity, customer growth, and rising acceptance of mobile banking. At the same time, cybercrime, competing banking applications, rival fintech services, and data-governance pressure create important threats. The IFE score of 3.58 and EFE score of 3.90 position myBCA in Quadrant I, indicating a favourable basis for an aggressive but carefully governed process-innovation strategy. The most relevant strategic agenda includes service-journey redesign, stronger cybersecurity, more refined authentication, improved UI/UX, higher system reliability, selective ecosystem collaboration, and continuous customer security education.

The article concludes that mobile banking competitiveness is determined not only by marketing strategy or the existence of digital features, but by the bank's capacity to build service processes that are integrated, secure, reliable, and continuously renewed. Because the study relies on document-based evidence, the findings should be interpreted as strategic propositions. Future research should validate these propositions using user surveys, app-review analytics, usability testing, practitioner interviews, or comparative analysis across mobile banking applications.

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