

# Digital Branch: Banking Innovation in Indonesia to Face 4.0 Industry Challenges

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Abstract. The purpose of this research is to see the change in operational services of credit submission from conventional to digital through the digital branch. This research used qualitative methods with the development through the IDEF0 framework model. Conventionally, the customers when served by a customer service bank to make a credit submission transaction must take around 2-3 weeks. Banking in Indonesia is currently making a new breakthrough by innovating in its operational service sector. The innovation is through the digital branch. Banking in Indonesia through the digital branch has been able to shorten the operational service time for digital credit submission to be only 5-7 days. Innovation in operational service of credit submission makes it become the superiority for the banks in Indonesia to be able compete with the other existing banks and improve services to customers who currently prefer the fast services. The operational service system through digital branch is an innovation that is become an advantage for banks in Indonesia to be able to compete in 4.0 era.

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<http://dp3m.unikom.ac.id/penelitian/view/digital-branch-banking.342.html>