

ABSTRACT

PT Putra Mandiri Informatika (PMI)'s revenue has decreased from 2019, with an average decrease of almost 50%. This is a challenge that must be addressed proactively by PMI Management in the future. PT PMI as a service developer in the field of digital payment business technology has felt a significant impact from the rapid advancement of technology. Every company has a strategic plan that includes methods to identify and obtain the most profitable clients available.

This research aims to analyze the conditions that have been undertaken by PMI to improve long-term strategies and see opportunities that can be used to develop in the digital payment technology industry.

This research is categorized as qualitative research because it uses data collection methodologies and addresses problems qualitatively by focusing on collecting data in the form of descriptions and images, not numerical data. The data collection technique used in this research is interviews. The analysis technique in this research is divided into three stages, namely Input Stage (IFE and EFE Matrix), Matching Stage (IE Matrix and SWOT Matrix) and Final Stage (QSPM Matrix).

The results show that PT PMI's internal factors in terms of management, human resources, marketing, production, finance, Research & Development, and Management Information Systems are already running well, and are able to adapt to external factors which include political economy; social, cultural and demographic. PT PMI strengthens its position in the aspects of management, HR, marketing, production, R&D, and information and management systems. Based on the IE matrix, PT PMI is in the Grow and Build position, which has a strong position in an industry that has high attractiveness.

Based on the results of the business situation analysis strengthened by QSPM, six alternative strategies are obtained that can be implemented by PT PMI, namely: expanding the use of technology in new markets, strategic partnerships with banks and government, diversification of products and services, increased digital security, External capital partnerships for market expansion, and Operational efficiency, which are categorized into strategies that can be implemented in the short and long term.

Keywords: digital payment, PESTEL, Porter's Five Forces, SWOT analysis, QSPM.