

ABSTRACT

BPRDCo SME DIGITAL TRANSFORMATION BY DESIGNING ENTERPRISE ARCHITECTURE USING TOGAF STANDARDS 10TH EDITION

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Digital Transformation (DT) is a significant challenge for the banking sector in Indonesia, especially for small-scale institutions like Bank Perekonomian Rakyat (BPR), including BPRDCo, which is part of the Small and Medium Enterprise (SME) banking sector. DT requires close integration between business strategy and information technology (IT) to create more efficient, flexible, and responsive operations that meet the dynamic market needs. However, many BPRs, including BPRDCo, still face gaps in implementing IT that supports their strategic needs. This study aims to develop an Enterprise Architecture (EA)-based solution to help BPRDCo accelerate its DT implementation. Using the Design Science Research (DSR) approach, the study includes five main stages: problem explication, requirement specification, design and development, demonstration, and evaluation. Data were collected through semi-structured interviews, validated with document triangulation. The framework used is The Open Group Architecture Framework (TOGAF) Standard 10th Edition. The study results in an EA blueprint designed as a strategic guide for BPRDCo in developing projects during the 2025–2027 period. This blueprint provides comprehensive steps to align business strategy with IT, driving operational efficiency, resource optimization, and increased competitiveness. The blueprint's implementation is expected to help BPRDCo meet internal needs and address external challenges in an increasingly competitive banking industry. In addition to providing practical solutions, this research contributes to the development of EA knowledge in DT for BPR SMEs, offering structured guidance that is relevant for BPRDCo and similar organizations to achieve sustainable DT success.

Keywords: BPR, Digital Transformation, Enterprise Architecture, SME, TOGAF