

ABSTRACT

The emergence of fintech (Financial Technology) encourages various industries to play or establish business in that field. The regulation of licensing as a player in fintech is initially only owned by banks, but seeing from the large E-commerce opportunities in Indonesia as well as the release of the Non-Cash National Movement (GNNT) issued by Bank Indonesia, the competitors of the industry telecommunications and others.

This study aims to formulate business strategy on T-Cash PT. TELKOMSEL business. Formulation Strategy uses three stages of strategy making. The first phase is using EFE, IFE, and CPM Matrix to find the most powerful internal and external aspects. The second stage use SWOT Matrix and IE Matrix to find out the suggested strategy alternatives. While the third stage is the stage of decision making that is using QSPM Matrix.

Data were collected through interview and questionnaires distributed to 3 informant by face to face. The 3 informant was selected based on their knowledge and experience within the company. They are take a part as top management who holds the the key's company

Based on the Internal-External Matrix, with a total score of IFE = 3.088 and EFE = 2.3887 it appears that the appropriate strategy for the sale of T-Cash products is grows and develops strategies. The strategy which is the top priority according to QSPM matrix is Product Development strategy by adding or making new service. It can be known from the total weight of 6.802.

Keywords : Management Strategy, Internal and External Factor, IE Matrix, SWOT Matrix, Grand Strategy Matrix, and QSPM Matrix