

## ABSTRACT

The main goal in this research is to organize business ecosystem BNCTL in this case to know the actor who plays the bank, to understand the relationship between actors, and understands the digital business ecosystem of banks in the face of competition in the digital era. This is a qualitative descriptive study, the variable is a picture of an object of research in the abstract, so it becomes a measurable in a process called operational variables. The qualitative research was no population, but a social situation which places, actors and activities that interact synergistically. The data source that is primary and secondary data. Testing the credibility of the results of studies done by triangulation. Model data analysis techniques Miles and Huberman. Conversational Strategy Value Analysis Model for the mapping, there are 3 that Role, *Delivers* and *Transaction*.

The results showed that the actor who plays a role in the business ecosystem BNCTL namely: the Government, the Central Bank and Foreign Bank, ICT Provider, Academic, LKL and the Customer. Based on the results of VNA tangible contained delivers all-party such as capital, subsidies, savings, interest, loan, payment, deposit, taxes, data, infrastructure, training and research, while delivers intangibles such as: regulation, data, services, information, partner, satisfaction, trust and loyalty.

Bank business ecosystem according to the analysis (VNA) can be concluded that there is a good relationship between the parties involved in the bank's business, but there are some parties who do not perform their roles properly, so that this analysis has high risks, costs and benefits such as tangible impact analysis transactions that have high risks, costs and benefits, namely activities carried out by the government and central banks that provide infrastructure for banks, and capital investment activities from the government to BNCTL have high risks and repayment of credit from customers to banks have high risks and the activity of giving credit from banks and LKL to customers has a high risk. In intangible impact analysis there are 3 transactions that have high costs and benefits such as government regulations, customer satisfaction and service from ICT providers. Thus it is necessary cooperation from all parties involved in the banking business and it is recommended to the government to stipulate a digital law and a credit guarantee law in order to guarantee the business activities of banks and the government needs to cooperate with fiber optic companies in order to facilitate bank operations in serving customers with good, and able to design in the digital era.

Keywords: Bank, Value Network Analysis and Business Ecosystem