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## LAMPIRAN

### Lampiran Design Factor

#### Lampiran 1 Design Factor ke-1

<i>Value</i>	<i>Importance (1-5)</i>	<i>Baseline</i>	<i>Description</i>	<i>Notes/Evidence</i>
<i>Growth/Acquisition</i>	5	3	Organisasi memiliki fokus pada pertumbuhan (pendapatan).	BANK XYZ berkomitmen untuk Meningkatkan ekspansi bisnis secara berkelanjutan serta Meningkatkan CASA ( <i>Current Account Saving Account</i> ) dan FBI ( <i>Fee Based Income</i> ) melalui peningkatan transaksi.
<i>Innovation/Differentiation</i>	4	3	Perusahaan memiliki fokus pada penawaran produk dan layanan yang berbeda dan/atau inovatif kepada klien mereka.	BANK XYZ menargetkan untuk Meningkatkan digital <i>capability</i> dalam memenuhi kebutuhan nasabah melalui pemanfaatan platform <i>blockchain</i> , <i>API Management</i> , transformasi <i>outlet</i> dan <i>business process re-engineering</i> serta mengembangkan inovasi produk dan solusi berbasis digital untuk memenuhi kebutuhan nasabah sekaligus meningkatkan efektivitas proses bisnis