

ABSTRACT

Digital transformation, businesses will be compelled to alter their operating, customer service, and technology utilization procedures. With digital transformation, businesses can compete against rivals and survive. Digital transformation is crucial for businesses because it can bring about changes that cannot be avoided. If the company cannot adapt to these changes and advances in technology, it will be unable to compete and will suffer losses to other businesses.

The purpose of the current research is to investigate the challenges of digital transformation at the Bank BRI Regional Office in Denpasar.

This is a quantitative study involving 254 employees as respondent. Questionnaires were distributed to collect data, which would then be processed and analyzed using SPSS software and factor analysis techniques.

The research finding demonstrated that factor analysis led to the grouping of the factor items from 6 input factors translated in to 5 output factors, which was then labeled as an identified challenge namely Technology adaptation, IT Support for Digital Transformation, Organization Relationship, Technology Advantage, Digital Transformation Impact. From 5 factors ,factors that challenges in digital transformation at Bank BRI Regional Office Denpasar : Technology adaptation, IT Support for Digital Transformation, Organizational Relationship, Technology Advantage, Digital Transformation Impact, and Factors that are challenging for employees in digital transformation at Bank BRI Regional Office Denpasar : Organizational Relationship, Technology Advantage, Digital Transformation Impact

Keyword: Digital Transformation, Challenges, Banking, Confirmatory Analysis Factor.