

ABSTRACT

Digital platforms bring changes in competitive advantage building strategies for companies. In this regard, digital platforms have a crucial role to play in providing added value to companies by providing opportunities to improve effective information management. The research aims to determine the utilization of Bank Syariah Indonesia's digital platform in increasing market share and to find out the strategy of Bank Syariah Indonesia in increasing market share using digital platforms. This research method is qualitative research using SWOT analysis. The results of this study indicate that the utilization of Bank Syariah Indonesia's digital platform in increasing market share is carried out by the convenience of opening accounts online, improving digital services, convenience and accessibility, cost efficiency and operational benefits, enhanced customer experience, increased customer base and market reach, increased security, and improved BSI performance. The strategy of Bank Syariah Indonesia in increasing market share through the use of digital platforms based on SWOT analysis there are 20 alternative strategies that can be carried out, namely 5 (five) SO (Strengths-Opportunities) Strategies to seize opportunities outside of utilizing digital platforms and overcome weaknesses and face various threats, 5 (four) WO (Weaknesses-Opportunities) Strategies to minimize the company's internal weaknesses by taking advantage of external opportunities for Bank Syariah Indonesia, 5 (five) ST (Strengths-Threats) Strategies to deal with or reduce the impact of external threats and 5 (five) WT (Weaknesses-Threats) strategy to deal with threats that will be faced and reduce internal weaknesses. Determining the company's strategy begins with recognizing the opportunities and threats contained in the external environment and understanding the strengths and weaknesses in the internal aspects of the company.

Keywords: *Indonesian Sharia Bank, Market Share, Digital Platform and Strategy.*