

ABSTRACT

This study aims to analyze the effectiveness of educational programs on the cross-generational productivity of Relationship Managers (RMs) Briguna at PT Bank Rakyat Indonesia (Persero) Tbk. Employing a mixed methods approach, the study combines qualitative methods through in-depth interviews and observations with quantitative methods using questionnaires and statistical analysis. The findings indicate that the effectiveness of educational programs is highly influenced by the ability of the programs to accommodate differences in characteristics, learning styles, and needs across generations. RMs from the Baby Boomer and Gen X cohorts respond better to structured face-to-face education based on practical experience, whereas Millennials and Gen Z are more adaptive to digital education, such as e-learning, virtual simulations, and customer relationship management (CRM) systems. Statistical analysis confirms a positive and significant impact of educational programs on cross-generational productivity. The blended learning model proves to be the most effective education method, with content tailored to each generational cohort. BRI's Corporate University (Corpu) plays a strategic role in designing, implementing, and evaluating adaptive education programs, thereby enhancing RM performance, strengthening customer loyalty, and supporting sustainable bank growth.

Keywords: Educational Program, Cross-Generational Productivity, Relationship Manager, Blended Learning, Banking Education, Bank BRI.

