

ABSTRACT

The Indonesian banking industry currently demands comprehensive business process transformation to respond to financial technology disruption and to fulfill the key pillars of industry strengthening in accordance with regulatory mandates. This study evaluates the implementation of the Relationship Manager Funding & Transaction (RMFT) strategy at BRI Branch Office (BO) BSD, which faces a strategic execution gap phenomenon, indicated by fluctuations in low-cost fund (CASA) performance that once declined by 5.91% and transaction conversion rates that remain below target.

Using an interpretive paradigm with a qualitative case study design covering the period 2023–2025, this research collected data from 17 key informants through in-depth interviews, Focus Group Discussions (FGD), and internal documentation. The main findings reveal that strategy implementation remains largely compliance-driven with a dominant short-term KPI orientation. Meanwhile, the BRISPOT digital platform is more frequently utilized for administrative functions rather than as a data analytics–based decision support system.

The key barriers to effective strategy implementation include uneven individual digital capabilities, high administrative workload, and friction in cross-functional coordination. The study concludes that the success of digital transformation within the RMFT function requires a balance between technology integration (high-tech) and interpersonal relationship quality (high-touch) to build customer trust. Practically, management is recommended to reposition the KMFT Program as a sustainable strategic framework and strengthen structured knowledge management mechanisms.

Keywords: *BRISPOT, Banking Performance, Digital Transformation, Execution Gap, RMFT.*

