ABSTRACT

This study aims to explore the change management equilibrium, perceptions, and adaptations of internal stakeholders towards the Digital Trade Finance (DTF) transformation via the Qlola platform at PT Bank Rakyat Indonesia (Persero) Tbk. Employing an exploratory qualitative approach, data were collected through in-depth interviews with 25 cross-hierarchical participants (managerial, operational, and IT) and participatory observation at the Trade Processing Center (TPC). The data were analyzed thematically using Kurt Lewin's Force Field Analysis framework. The findings reveal that architecturally, the implementation of Qlola has successfully accelerated Service Level Agreement (SLA) efficiency and reduced operational error rates, driven decisively by driving forces in the form of a centralized top-down mandate (KPI) from the board of directors.

However, this process created a quasi-stationary equilibrium due to the strong restraining forces of cultural dysfunction during the transition phase (parallel run), which triggered a double workload and extreme operational burnout. The sluggish adoption of a paperless ecosystem is proven to stem not from system failure, but from unlearning process hurdles and audit anxiety among the senior demographic staff, who defensively retain physical documents for a false sense of security. This transition is further exacerbated by the dependency culture of SME customers who reject the self-service portal, thereby reducing branch officers' functions to mere administrative agents. This study recommends sociological interventions through the establishment of a hard cut-off point for physical documents bound by internal audit immunity guarantees, as well as the need to reconstruct the branch service excellence paradigm into "digital educator agents" for customers.

Keywords: ***Digital Trade Finance, Change Management, Force Field Analysis, Parallel Run, Audit Anxiety, Bank Rakyat Indonesia***