

ABSTRACT

This research examines the digital service transformation journey at PT BPR Gunung Rizki Pusaka Utama, focusing on change management as a critical factor for successful implementation. The study delves into organizational readiness, leadership involvement, employee participation, and resistance to change in a microfinance banking context. By employing a qualitative approach and conducting in-depth interviews with key stakeholders, the research highlights the importance of aligning strategic vision with digital transformation goals. It uncovers barriers such as limited technological expertise and resistance from less tech-savvy staff, alongside opportunities for cost efficiency and improved customer experiences through digital adoption. Furthermore, the findings emphasize the critical role of leadership in fostering a culture of innovation, providing consistent communication, and engaging employees at all levels to actively contribute to the transformation process. Practical implications suggest that a structured approach to managing change, supported by comprehensive training and employee empowerment initiatives, can enhance the success rate of digital transformations in microfinance institutions. This research contributes to the broader understanding of digital transformation strategies within the financial services sector, particularly in the context of resource-constrained organizations like BPRs.

Keywords: *Digital Transformation, Change Management, Microfinance, Organizational Readiness, Leadership in Change, Employee Empowerment, Innovation Culture.*