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Transformation of the Role of Relationship Manager in the Digital Era

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ABSTRACT

Digital transformation has driven significant changes in the role of Relationship Managers (RMs) in the banking industry, including at Bank Rakyat Indonesia (BRI). This qualitative phenomenological study aims to analyze the paradigm shift in the role of RMs from transactional-oriented Account Officers (AOs) to Financial Advisors focused on long-term relationships. Data were collected through in-depth interviews with informants directly involved in this transformation. The study revealed that this change was driven by the integration of digital technologies such as BRIS pot and CRM, which enable RMs to work more efficiently and data driven. The transformation has resulted in a shift in work orientation to a consultative approach, an increased collaborative work culture, and the development of RM competencies in digital literacy, portfolio analysis, and relationship management. Visible performance impacts include an increase in customer retention from 68% (2021) to 87% (2024), growth in Third Party Funds (DPK), and a decrease in Non-Performing Loans (NPLs). This study concludes that the transformation of the RM role is an effective strategy for BRI in building sustainable competitiveness in the digital era by strengthening long-term relationships with customers.

Keywords: *Digital Transformation, Relationship Manager, Bank Rakyat Indonesia, Relationship Marketing.*

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1. | INTRODUCTION

Regulations encouraging digital adoption in the banking sector in many countries significantly impact customer behavior (Carbó-Valverde et al., 2020). According to the theory of digital transformation in the banking industry, digital service innovation can increase customer perceptions of bank efficiency and reliability. In this regard, banks that implement digital technology tend to be perceived as more innovative by customers, especially as branch reductions have accelerated since the pandemic, indicating that customers are more satisfied with banks with higher levels of digitalization (Carbó-Valverde et al., 2024).

Amidst increasingly uncertain global economic conditions and the dynamics of national and international political policies that pose various challenges with high risks, every company must strive to maintain performance to achieve solid and optimal results. These positive achievements are the result of the company's commitment to continuing its sustainable transformation, so that the company can become more resilient and provide added value to economic and community development, particularly in driving inclusive national growth.

Digital advancements have brought significant changes to the Indonesian banking industry, including BRI. The advancement of digital technology in the banking sector has significantly improved operational efficiency and improved customer service quality. The use of various digital innovations, from mobile banking and internet banking to integrated payment systems, has made transaction processes faster, easier to monitor, and more secure (Hasanudin & Faeni, 2025a).

Different studies have found that digitalization does not significantly reduce bank costs in terms of cost-to-income ratios and increase non-interest income through diversification into non-traditional products and services. Furthermore, the current stage of banking digitalization in Indonesia does not reduce bank labor costs, as it requires staff to support and operate new systems (Pratiningsih & Wardhani, 2024).

The rapid technological innovation in the financial sector has increased customer expectations for faster and more personalized services and increased the intensity of competition between banks, which has caused the function of human resources, in this case personnel who interact directly with customers, to shift.

One of the key changes that must be made is the transformation of the role of account officers (AOs) into relationship managers at Bank Rakyat Indonesia. This role shift stems from the need for customers to strengthen the quality of their relationships with the company, maintain their loyalty, and ensure sustainable business growth.

Transformation in companies is not just an option, but a strategic necessity for financial institutions to survive amidst the disruption of the global financial industry (Kehista et al., 2024).

Previous research indicates that the role of account officers is to minimize problematic financing by analyzing financing applications based on the 5C principles: character, capacity, capital, economic conditions, and collateral (Shela & Sandra, 2024). This differs from the theory within the Relationship Marketing framework, which states that when account officers change their role to become RM, they are more required to understand customer needs and act as consultative sellers ((Berry, 1995); (Payne & Frow, 2017)) .

The change in the role of officers is accompanied by the development of digital banking, which currently presents a customer relationship management system that also displays data based on analysis and uses the BRI Spot application, which allows RM to provide services based on more accurate data and be able to respond more quickly to all customer needs and even provide more personalized service (Lestari et al., 2025). Digital transformation also supports increased financial inclusion and bank performance through the implementation of financial technology. (Prameswari & Purwanto, 2024).

Changing roles within organizations also require increased human resource competency, including the ability and understanding of digital literacy and better personal skills (Anshori, 2024). These changes in organizational roles will ultimately impact the work culture, shifting from a more individualistic approach to a collaborative, data-driven approach. Given the complexity of these changes, this study attempts to address the relative paradigm shift in managers at Bank Rakyat Indonesia, from sales-focused account officers to financial advisors focused on long-term customer relationships.

The research aims to analyze the changes in Relationship Managers at Bank Rakyat Indonesia from sales-oriented Account Officers to financial advisors using a phenomenological approach, as well as to describe the dynamics of changes in work orientation, the use of digital technology, organizational culture, and their influence on changes in performance.

2. | LITERATURE REVIEW

Grand Theory

Relationship marketing is one of the approaches used in marketing that has focused on establishing, maintaining, and improving long-term relationships between organizations and customers. The main goal of relationship marketing is to create mutually beneficial relationships and prioritize customer satisfaction, trust, and loyalty. This approach differs from marketing that is only transactional and emphasizes short-term product sales (Berry, 2002).

The theory proposed by [(Payne & Frow, 2017) the authors] states that relationship marketing utilizes four pillars: customer insight, value creation, multichannel integration, and performance assessment. These four pillars emphasize the importance of understanding customer needs, creating relevant added value, integrating communication and technology, and improving performance by maintaining customer relationships.

In banking companies, Relationship Marketing emphasizes building long-term relationships through individualized service, providing financial consulting services, assisting in preparing financial reports and summarizing customer financial assets such as savings, deposits, checking accounts, credit cards, loans, and investments, and providing technology literacy to improve the quality of relationships with customers. The change in the role of Relationship Manager (RM) from Account Officer (AO) oriented towards product sales (credit) to financial advisor is a concrete manifestation of the implementation of this theory. RM is not only focused on credit, but more on understanding customer needs, providing solutions to financial problems, and maintaining long-term relationships with the aim of maintaining and increasing customer retention, loyalty, and value.

This theory serves as the primary conceptual foundation for researchers because it comprehensively describes changes in RM performance. The use of technologies such as CRM and BRISpot by RMs enhances their competence in managing customer relationships. Therefore, Relationship Marketing is highly relevant as a grand theory to explain the dynamics of changing work orientations, relationship management strategies, and the impact of digitalization on branch performance.

Technology Acceptance Model (TAM)

The model developed by (Davis, 1989) explains how users accept and use technology. TAM states that technology acceptance is determined by two main beliefs: perceived usefulness and perceived ease of use. This theory is highly relevant to analyzing the adoption of BRISpot and CRM technology by RMs. If RMs perceive the technology as useful for their work and easy to use, their intention and behavior to use it intensively will be higher, which ultimately supports the effectiveness of role transformation.

3. | RESEARCH METHOD

The research uses a qualitative phenomenological approach which is carried out by examining and understanding the meaning of RM's experience in undergoing a change in role from an Account Officer who was previously sales-oriented to a product (credit) to a financial advisor. (Hadi, 2021) The research informants consisted of Small Business Managers, Relationship Managers, and Branch Office Operational/Human Capital Development Staff. Sampling was conducted using a purposive sampling technique with the criteria of RMs who had been in their new role for at least one year.

Data collection was conducted through interviews, observation, and documentation studies. The stages of data analysis were data collection, data reduction and categorization (coding), and drawing conclusions. Data validity was ensured through triangulation from various sources and member checking, or direct checking with informants (Moleong, 2017).

4. | RESULTS

Work Orientation Transformation

Based on the research results, information was obtained that there has been a shift in the role of RM, no longer oriented towards pursuing an increase in the number of credits as the main indicator of performance achievement, but now its role is to build long-term personal relationships and provide better business, risk and asset management solutions.

The changing work orientation of Relationship Managers (RMs) demonstrates a shift in work patterns from a transaction-based approach to a strategic, relational one. Research has found that the role of RMs extends beyond credit disbursement to understanding customer needs and maintaining long-term business relationships. Four key aspects of this role shift are:

First, the role of a RM shifts from a transactional approach to consultative selling. Previously, AOs focused solely on achieving short-term product sales targets, such as credit disbursement. Now, the RM's role is that of a consultant, whose goal is to understand the client's financial condition, business objectives, and business risks. This approach enables RMs to provide more personalized, credible service tailored to the client's needs.

The second change concerns relationship quality, which emphasizes the importance of relationships as a primary indicator of performance, not just product sales. RMs are required to foster customer engagement with the goal of maintaining, improving retention, and enhancing customer loyalty. More intensive relationships and quality service will significantly impact the company's long-term business continuity.

The next shift is the role of the RM, which was previously limited to acquiring customers, now encompasses ongoing relationships that provide value to drive business growth, increase retention, and optimize customer assets over time. This is accomplished by monitoring and providing relevant recommendations regarding credit health, potential business risks, and maximizing cross-selling opportunities by offering complementary products or services to customers. This includes upselling, where the company encourages customers to purchase higher-value products or similar products. The RM is also tasked with maintaining asset quality and reducing the risk of non-performing loans, thereby ensuring business continuity.

Fourth, RMs play a role in providing financial solutions to customers by providing information on various products, credit, Third Party Funds (DPK), insurance, and financial literacy education. Helping develop solutions is a tangible form of added value for customers, ensuring long-term business continuity. RMs go beyond simply offering products but also provide solutions that support the overall development of their customers' businesses. This demonstrates the shift in the role of RMs from salesperson to financial advisor, helping customers plan and manage their finances in a more structured manner.

Overall, the changing role of RM not only impacts daily work patterns but also changes the foundation of the relationship between banks and customers, all of which form the basis for improving service quality and business continuity in the digital era.

The Role of RM in Technology Integration

The integration of digital technology is a key driver accelerating the transformation of the relationship manager's role, particularly at BRI. Advances in digital technology, particularly digital transformation, are impacting the way banks provide services to customers (Wakhidah et al., 2025). The quality of digital services provides convenience, a sense of security, and personalization, significantly impacting customer satisfaction, which is crucial for banks to maintain market competitiveness and maintain customer loyalty (Chu & Zhan, 2024).

The role of relationship managers is not only related to increasingly modern digital facilities but also changes the way RMs understand customer needs, provide input in decision-making and carry out daily business activities. Research results show that the use of digital technology through the BRIS pot application, Customer Relationship Management (CRM), and data analytics dashboards are essential elements that are inseparable from the RM work function.

Previous research found that implementing digital technology significantly improves bank profitability through increased operational efficiency and expanded customer base. This study found that banks that have comprehensively adopted digital services show higher profit growth compared to banks that still rely on conventional services.

Through BRIS pot, RMs can conduct business feasibility analyses, monitor credit portfolios, conduct financing simulations, and even digitally submit credit applications. The automated scoring feature makes the credit assessment process faster, more accurate, and more objective. Research indicates that RMs believe BRIS pot accelerates the analysis process and reduces administrative burdens, allowing them to allocate more time to customer visits and financial consultations. Previous research found that BRISPOT simplifies the microcredit disbursement process with a digital system that shortens application and disbursement times, thus supporting rural community empowerment (Prameswari & Purwanto, 2024). Similar research found that digital service innovations have a significant impact on increasing customer satisfaction and loyalty (Oktaningrum et al., 2025).(Hasanudin & Faeni, 2025b)

In-depth interviews revealed that Customer Relationship Management (CRM) serves as a strategic information hub that helps RMs comprehensively understand customer behavior and needs. The CRM system can present transaction history data, product usage patterns, segmentation based on customer value, and even business opportunity recommendations. This information can be used to develop strategic approaches and prioritize visits. Informants stated that CRM helps them follow up on programs with greater focus, identify potential sluggish funds, and identify products tailored to customer needs.

RM also plays a role in monitoring various indications of delinquency, assessing the likelihood of debtors failing to meet their payments on time, identifying potential transaction irregularities, and cross-selling opportunities by offering additional products or services to customers who have not already purchased the primary product. This will enhance RM's ability to make data-driven decisions, rather than relying solely on intuition or experience. This digitalization also helps RM take preventative action against potential NPLs through early detection and rapid intervention.

The integration of all these technologies has a direct impact on the RM's work patterns. The visit process becomes more structured, financial solutions are more accurate, and customer service is more responsive. Time efficiency and improved analysis enable RMs to provide more personalized and value-added services. Thus, technology serves not only as a supporting tool but also as a strategic component shaping the way RMs work in the era of digital transformation.

Changes in Work Culture

The changing role of AOs has not only impacted individual work patterns but also the work culture of Relationship Managers (RMs) and the organization. This role shift can be seen in the shifting patterns of collaboration, communication, and decision-making by RMs in carrying out business activities. The research also found that digitalization is a contributing factor to the development of a new work culture that prioritizes collaboration, flexibility, and data utilization.

The research results show that there are several effects of changes in work culture.

First, the cultural shift that occurred after the AO role shift can be seen in the shift in individual work that had been inherent in Account Officers (AO) to a more collaborative work culture. Previously, AOs worked relatively independently with the primary focus on achieving product sales targets, particularly credit disbursement. With the change to the role of RM, work processes can no longer be completed by one individual, but rather RMs need to communicate more intensively with other units such as credit analysts, CRM officers, service teams, and operations.

Collaboration within the organization makes work coordination more efficient, both in monitoring financial developments related to risk and handling customer issues more quickly and in a coordinated manner. Research shows that this change demonstrates that current performance achievements are the result of collaboration between various functional units, rather than the work of individuals.

Second, RMs are increasingly data-driven in their decision-making, a shift from relying on personal experience. The presence of CRM, analytical dashboards, and BRIS pot enhances RMs' ability to objectively assess customer conditions through performance indicators, potential risks, and business opportunities. This digitalization process strengthens a culture of data-driven decision-making within the branch office environment. Informants stated that modern business processes at BRI require RMs to utilize data optimally so that every decision has a clear and accountable basis.

Third, customer service has improved, shifting from primarily administrative services to customer experience-based services. With broader and more comprehensive access to information, RMs can provide faster, more personalized, and more value-added services. This cultural shift encourages RMs to view customers as strategic partners, rather than sales targets. This transformation aligns with the company's efforts to strengthen long-term relationships by improving the quality of interactions and customer trust.

Fourth, RMs' ability to perform their duties becomes more professional and they are able to adapt to the demands of the digital era. Challenges faced by RMs in the business environment, including changes in internal regulations, application updates, and increased portfolio-based targets, require RMs to continuously learn and adapt. An adaptive work culture is demonstrated by RMs' readiness to participate in digital training, their ability to utilize new application features, and their ability to change daily work patterns to increase productivity.

Overall, the change in work culture shows that the changing role of RM is not only related to the use of technology, but also all fundamental aspects of work in the organization, thereby strengthening the effectiveness of the RM role in meeting customer needs and achieving sustainable performance.

Impact on Performance

The research results show that the transformation of the RM role has been proven to have a positive impact on organizational performance. This is demonstrated by the increasing positive trend in Relationship Manager performance throughout the 2021–2024 period, which saw an increase in customer acquisition from 68% in 2021 to 87% in 2024. The shift in RM's work orientation, which focuses on long-term relationships and intense communication, plays a significant role in maintaining the continuity of business relationships. The increase in retention demonstrates the increasing trust placed in them by customers and aligns with BRI's strategy of strengthening customer engagement through a consultative approach and personalized services. This confirms that the shift in the RM role from AO not only impacts internal work processes but is also directly felt by customers.

The research results show a significant increase in Third Party Funds (TPF) from 12.4 billion to 22.7 billion. This demonstrates that the consultative approach taken by RM is able to increase customer loyalty and increase the amount of savings, whether in the form of savings, checking accounts, or time deposits. The consultative approach also allows RM to understand customers' financial needs more comprehensively and comprehensively so they can recommend suitable savings products for them. The significant increase in TPK is evidence that customers not only maintain relationships but also give BRI the trust to manage their funds. This research shows that relationship marketing strategies have a direct impact on increasing investment in customers.

Interview results indicate that the role of RM is increasingly effective, as evidenced by the decline in Non-Performing Loans (NPLs) from 4.2 percent to 2.1 percent. This demonstrates the RM's increasing effectiveness in suppressing and reducing the likelihood of financial losses due to borrower default. RMs can conduct continuous monitoring to more systematically track, analyze, and assess the performance of assets or investments in a portfolio through digital features such as BRIS pot and CRM.

The NPL reduction demonstrates RM's ability to identify potential risks early and take preventative action against customers prone to delinquency, as well as provide support to customers experiencing payment difficulties, thereby maintaining healthy loan quality. The

NPL reduction demonstrates that digital transformation can strengthen risk oversight and improve the accuracy of RM's decision-making.

The changing role of RMs has also led to increased engagement and the quality of interactions with customers. More intensive and targeted interactions create more personalized relationships and expand cross-selling opportunities by offering additional products or services to existing ones. This not only increases the bank's revenue but also strengthens BRI's position as a financial partner that understands its customers' needs holistically.

Overall, data and field findings indicate that the shift in the role of RM has had a significant impact on improving company performance. Increased customer retention, third-party funds (DPK), and a decrease in non-performing loans (NPL) are the result of integrating a relational orientation as an effort to maintain long-term relationships with customers. This positive impact also demonstrates that RM transformation is not merely a structural change in the organization but an effective business strategy for enhancing bank competitiveness in the digital era.

Table 1. Development of RM Performance

Indicator	2021	2022	2023	2024
Retention	68%	74%	82%	87%
DPK	12.4 M	16.1 M	18.9 M	22.7 M
NPL	4.2%	3.1%	2.5%	2.1%

RM Competency Development

The role of Relationship Managers (RMs) at BRI not only impacts work orientation and activity patterns but also significantly improves competency. Improving human resource quality through digital competency development, change management, and sustainability awareness are key to the bank's ability to navigate the era of disruption.(Hasanudin & Faeni, 2025a) The changing role of Account Officers (RMs) from sales-focused Account Officers (AOs) to long-term relationship-oriented financial advisors demands new, more complex skills, such as digital literacy, data analysis, consultative skills, and the ability to build and maintain relationships through effective communication with customers. This is reinforced by data on RM competency development from 2021–2024, which shows gradual and consistent improvement.

The research results show that improving RM competency has an impact on improving digital literacy. This is demonstrated by RMs' ability to use digital tools such as BRISpot, CRM, and analytical dashboards to complete daily tasks. As their roles evolve, most RMs become more adept at utilizing data, accessing customer information, and integrating digital analysis results into decision-making. This situation indicates that role changes, coupled with changes in banking digitalization, not only alter work tools but also shape new, data-driven mindsets.

Previous research results found that human resources who have adaptive skills, high technological literacy, and an orientation towards innovation will be able to accelerate the transformation process while suppressing resistance to change (Kehista et al., 2024); (Lubis & Rizky, 2025).

The development of RM competencies can also be seen in their communication and consultative abilities. The changing role demands that RMs possess the ability to provide financial education, explore customer needs, and provide more comprehensive and comprehensive financial solutions. In-depth interviews revealed that these skills are fundamental to building customer trust and increasing engagement with the company.

Interview results indicated that the role change improved RM competency in analyzing financial portfolios by monitoring risk and managing customer credit health. This capability was also demonstrated by RMs' ability to utilize risk dashboards, understand credit health indicators, and better prepare them for potential NPLs and take appropriate steps to minimize risk.

Based on the interview results, it was discovered that the change in role undertaken by RMs has improved management competency in maintaining customer relationships. This is demonstrated by the ability to maintain more intensive communication, understand customer psychological and business characteristics, and provide consistent service in the hope of increasing customer engagement and loyalty. These competencies enable RMs' access to CRM data, enabling them to provide more personalized and proactive service.

Team collaboration competencies have also shown improvement, in line with the shift in work culture toward greater cross-functional synergy. Interviews revealed that following the role change, RMs now work more frequently with credit analysts, involving various roles within the organization, such as service units and operational teams. All are expected to address customer needs and deliver improved service quality.

Overall, the development of RM competencies reflects the success of role transformation, which goes hand in hand with the strengthening of individual capabilities. Improvements in digital literacy, consultative skills, portfolio analysis, and relationship management demonstrate that the changing role of RM is not merely a structural shift, but a comprehensive transformation that drives sustainable improvements in the quality of human resources.

Table 2. Development of RM Competencies

Competence	2021	2022	2023	2024
Digital Literacy	2.1	3.2	4.0	4.4
Communication & Consultation	2.8	3.4	4.1	4.6
Portfolio Analysis	2.5	3.1	3.9	4.3
Customer Relationship Management	3.0	3.6	4.2	4.7
Team Collaboration	2.7	3.5	4.0	4.5
Competence	2021	2022	2023	2024

Changes in the Proportion of RM Work Activities

The transformation of the Relationship Manager (RM) role is also reflected in significant changes in the proportion of daily work activities. The shift in role from Account Officer (AO) focused on marketing and credit disbursement to RM, focused on portfolio management and financial consulting, changes how RMs allocate their time and energy in carrying out their duties. Research data shows that this shift in the proportion of activities not only reflects a shift in responsibilities but also demonstrates the effectiveness of implementing digitalization and a relational approach in RM work.

In 2021, when RMs still served as AOs, the majority of their time—around 62%—was spent on marketing and credit acquisition activities. These activities included prospect visits, product pitches, and efforts to achieve disbursement targets. However, with the transformation of RM roles and the penetration of digital technology, this proportion decreased to 38% in 2024. This decrease indicates that RMs' work focus is no longer on disbursement, but rather on relationship sustainability and portfolio quality.

Conversely, the proportion of portfolio monitoring activities increased from 18% in 2021 to 27% in 2024. This increase was driven by the use of CRM, BRISpot, and analytical dashboards that enable RMs to monitor credit performance, detect potential delinquencies, and identify cross-selling opportunities. This change demonstrates that RMs are now playing a more active role as portfolio managers, sustainably maintaining branch asset quality.

Furthermore, financial consulting activities experienced a significant increase, from just 6% in 2021 to 22% in 2024. This increase demonstrates that RMs are increasingly fulfilling their role as financial advisors, providing product education, developing holistic financial solutions, and helping clients manage their finances more effectively. This increase in consultative activities also reflects the successful transformation of work orientation from transactions to relationships.

Meanwhile, the proportion of administrative activities remained relatively stable, with only a slight change from 14% to 13%. This stability indicates that digitalization helps simplify administrative processes but does not completely eliminate the need for documentation and reporting. The work efficiencies generated by digitalization allow RM to allocate more time to high-value-added activities.

Thus, this shift in the proportion of work activities demonstrates that the transformation of the RM role is not only conceptual or oriented but is also manifested in daily work practices. The shift in time allocation reflects a more strategic and long-term focus and is an indication that cultural and technological transformations have taken root in RM's daily work.

Table 3. Changes in the Proportion of RM Work Activities (%)

Activity	AO (2021)	RM (2024)
Marketing & Credit Acquisition	62%	38%
Portfolio Monitoring	18%	27%
Financial Consultation	6%	22%
Administration & Reporting	14%	13%
Activity	AO (2021)	RM (2024)
Marketing & Credit Acquisition	62%	38%

Increasing Customer Interaction and Engagement

The transformation of the RM role has also had a significant impact on improving the quality of interactions and engagement with customers. Changes in work orientation, the use of technology, and increased competency have enabled RMs to build more intensive, personal, and value-added relationships. Illustrative data from the study shows that relational indicators such as cross-selling ratios, retention rates, and engagement indexes experienced significant improvements during the 2021–2024 period.

First, the cross-selling ratio increased from 1.3 products to 2.6 products per customer. This increase demonstrates RM's ability to more comprehensively identify customer needs and offer integrated financial solutions. Successful cross-selling not only reflects RM's consultative skills but also demonstrates increased customer trust in the recommendations provided. By leveraging CRM data, RM can identify additional product opportunities, such as savings, deposits, microinsurance, and additional credit facilities tailored to their needs.

Second, the customer retention rate increased significantly from 68% to 87% over four years. This increase in retention is a key indicator of the success of RM's relationship marketing strategy. More intensive relationships, more effective communication, and more personalized service make customers feel more cared for and are more likely to maintain their relationship with BRI. This increase also correlates with the effectiveness of portfolio monitoring and RM's ability to proactively respond to customer needs.

Third, the engagement index increased from 56 to 79, reflecting significantly improved interaction quality. RMs now communicate more structured, scheduled, and data-driven. Utilizing CRM allows RMs to identify key moments for follow-ups, sending reminders, or providing timely product information. Higher engagement contributes to increased loyalty and strengthens BRI's position as a trusted financial partner. And the CRM strategy provides the company with the opportunity to increase customer satisfaction and loyalty through automated personalization and data analysis. (Wakhidah et al., 2025)

Overall, the increase in cross-selling, retention, and engagement indexes demonstrates that the RM transformation has successfully created stronger, deeper, and more sustainable relationships with customers. This change has not only improved branch performance but also enhanced customer perception and satisfaction with BRI services. This confirms that the RM transformation is an effective strategic step in building the bank's competitiveness in the digital banking ecosystem.

Table 4. RM Relational Performance

Indicator	2021	2022	2023	2024
Cross-selling Ratio	1.3	1.7	2.1	2.6
Customer Retention	68%	74%	82%	87%
Engagement Index	56	63	71	79

5. | DISCUSSION

Conventional banks, including BRI, face significant challenges adapting to technological changes and increasing customer expectations for convenience and speed of service (Wakhidah et al., 2025). One way to simplify digital banking operations is to collaborate and adopt a customer-centric approach to meet these expectations.

The research results show that the transformation of the RM role at BRI aligns with relationship marketing theory, where building long-term relationships is a top priority in retaining customers and creating sustainable value. The shift in orientation from transactions to relationships allows RMs to position themselves as strategic partners for customers.

Digitalization is a key driver of change. CRM and BRIS pot enable RMs to provide personalized and accurate service, accelerate processes, and improve portfolio monitoring. These findings support the literature on digital transformation in banking.

Previous research found that digitalization improves operational efficiency, customer satisfaction, and loyalty in banking services (Hasanudin & Faeni, 2025a).

This changing role also demands new competencies in accordance with Human Capital Theory. RMs must possess strong digital, analytical, and interpersonal skills. The shift in work culture from individualistic to collaborative is a key finding demonstrating an organization's adaptation to digitalization.

Improved branch performance is empirical evidence of the transformation's success. Customer retention has significantly increased, and product cross-selling has increased due to stronger relationships between RMs and customers.

Previous research has shown that transforming conventional banking business strategies in the digital era is both an urgent need and a strategic opportunity. Three key aspects contributing to a successful transformation are digital service innovation, sustainability practices, and human resource development (Asyura et al., 2023).(Lubis & Rizky, 2025).

6. | CONCLUSION

Based on the research results, it can be concluded that the transformation of the role of Relationship Manager (RM) at Bank Rakyat Indonesia from a sales-oriented Account Officer (AO) to a financial advisor not only changes the work tasks and targets, but also influences the perspective, decision-making process, and dynamics of the relationship between RM, customers, and the organization.

The transformation of the RM role represents a significant shift from a transaction-oriented to a relationship-oriented one. RMs can comprehensively identify customer needs, provide financial advice, and build long-term relationships based on trust. The RM's role has shifted beyond simply being a credit product salesperson to serving as a strategic partner for customers. Digitalization plays a dominant role, driving transformation. The integration of technologies such as CRM, BRIS pot, and analytics dashboards enables RMs to work more efficiently, particularly in accessing real-time customer data and developing more personalized service strategies.

Competency enhancements are crucial to the success of the role changes taking place at BRI. The new role empowers RMs to utilize digital tools, analyze customer needs, and better communicate. The transformation of the RM role has had a positive impact on the company's performance. Increased customer retention, growth in Third Party Funds (DPK), a decrease in the non-performing loan (NPL) rate, and an increase in the ratio of purchases of more relevant products or services after the initial purchase indicate improved individual and overall company performance. These conditions demonstrate that the shift in the RM role is an effective strategy for enhancing BRI's competitiveness in the digital era.

Based on the research results, there are several suggestions that can be given to Bank Rakyat Indonesia, including:

BRI needs to continue strengthening its training programs, which focus on digital literacy, portfolio analysis, and consultative skills. Coaching and role-playing approaches can improve the ability of RMs to provide financial solutions tailored to customer profiles and needs.

BRI is advised to provide advanced training related to CRM data analysis, accelerate data integration across all business lines, and develop automated recommendation features for cross-selling opportunities and risk mitigation. RM transformation will be more effective if supported by a collaborative work culture. BRI needs to strengthen coordination mechanisms between RM, credit analysts, micro units, and service departments to ensure service quality and consistent decision-making. RM performance assessments should increasingly emphasize relationship quality and portfolio sustainability, rather than simply achieving sales targets or loan disbursements. Indicators such as engagement index, customer retention, and cross-selling success are relevant and should be used as key parameters.

This research was qualitative in nature with a limited number of informants. Future research is recommended to use a quantitative approach, statistically measure the impact of RM transformation on branch performance, expand research to various BRI work units, and explore differences in RM experiences between the micro, retail, and priority segments.

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Ethical approval was obtained for this study. The manuscript represents original work and has not been previously published, nor is it under consideration by another journal.

Data Disclosure Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.

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