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INCLUSIVE BANKING SERVICE TRANSFORMATION STRATEGY TO INCREASE CUSTOMER LOYALTY AT BRI SIDOARJO BRANCH

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Abstract :
This study explores public and financial service dynamics in Sidoarjo Regency through two lenses: flood mitigation in Krian District and inclusive banking at Bank BRI. Both sectors face challenges in transitioning from rigid frameworks to adaptive, human-centric ecosystems. Methodologically, this research employs a qualitative descriptive approach. In the first context, findings indicate that synergy between the Environmental Office (DLH) and Disaster Management Agency (BPBD) is rooted in trust-building and data transparency. However, systemic hurdles like budgetary rigidity and jurisdictional ambiguity regarding central government rivers (BBWS) hinder optimal resource sharing. Parallelly, Bank BRI Sidoarjo enhances customer loyalty through "hybrid banking," integrating digital efficiency with high-touch human interaction. The roles of "Mantri" and "Digital Advisors" create emotional loyalty, proving that empathy remains vital amidst digitalization. Both studies conclude that technological advancement reaches peak effectiveness only with institutional frameworks prioritizing human empathy and integration. The research recommends formalizing integrated SOPs and issuing local regulations, such as a Regent Regulation, to provide a legal umbrella for administrative flexibility. This ensures sustainable, inclusive service delivery for the Sidoarjo community.

Keywords : *Collaborative Governance, Hybrid Banking, Flood Mitigation, Customer Loyalty,Sidoarjo*

INTRODUCTION

The banking sector is a main pillar in national economic stability, functioning as a financial intermediary institution between parties who have excess funds and parties who need funds.(Hasyim et al., 2025)In today's era of globalization, the banking industry faces highly competitive dynamics, with information technology and changing consumer behavior becoming key drivers of change. Services are no longer merely complementary to transactions, but have transformed into core products that differentiate one bank from another. Banks are required to not only provide a diverse range of financial products but also to create a service ecosystem that reaches all levels of society without exception.(Simanjuntak et al., 2025)In this context, service quality is key to the sustainability of the banking business, maintaining market share and gaining public trust amidst the emergence of various digital financial institutions.Inclusive banking is a central issue on Indonesia's economic development agenda. Financial inclusion aims to ensure that every individual, including low-income groups and Micro, Small, and Medium Enterprises (MSMEs), has access to financial services.(Ahmadi, 2024), have access to affordable, timely, and secure formal financial services. As a state-owned bank with the largest network, Bank Rakyat Indonesia (BRI) has a strategic responsibility to lead the implementation of this inclusive banking. BRI's service transformation goes beyond simply moving transactions to digital platforms.(Alidha et al., 2024), but also includes standardization of hospitality, ease of physical access in remote areas, and financial literacy education for communities that have previously been unbanked. Sidoarjo Regency, as one of the main buffer areas of Surabaya City, has unique economic characteristics with very rapid growth of the manufacturing industry and the MSME sector. Bank BRI Sidoarjo Branch Office faces major challenges in serving a very heterogeneous population, ranging from technology-savvy urban communities to rural communities that still rely on face-to-face transactions(Samsiyah et al., 2025). The phenomenon occurring in the field shows that although digitalization of services through the BRimo application has been carried out massively, there are still gaps in inclusive services, especially for elderly customers and micro-business owners who are technologically illiterate.(Rusdi et al., 2025)The service transformation strategy at BRI Sidoarjo needs to be evaluated to see to what extent the personal and technological approaches can work hand in hand without leaving out any segment.(Setyaningrat et al., 2023).

Customer loyalty in Sidoarjo has become a valuable asset amidst the proliferation of private banks and competition from fintech companies. Loyalty can no longer be built solely by offering competitive interest rates.(Rizieq, 2024), but rather through a satisfying and inclusive customer experience. When a customer feels valued, assisted with transaction difficulties, and provided with easy access without complicated procedures, a strong emotional bond with the bank develops. For BRI Sidoarjo, increasing loyalty means ensuring that the service transformation truly addresses the specific needs of local communities, such as ease of microcredit applications and speed of service at the smallest work units.(Kusnanto et al., 2024)However, in practice, this transformation strategy often encounters obstacles, such as network infrastructure constraints in several areas of Sidoarjo, and resistance from some customers to the change from manual to digital systems.(Afandi et al., 2025)Therefore, this research is very relevant to analyze how the inclusive service transformation strategy implemented by Bank BRI Sidoarjo Office is able to answer these challenges.(Aprilia, 2024)This study will explore inclusive service variables, including accessibility, affordability, and the quality of human interaction, which are then linked to long-term customer loyalty. Through in-depth studies, it is hoped that effective strategic patterns will be found in integrating digital technology with a humanistic service touch. BRI Sidoarjo's success in managing this inclusive service will not only increase the number of customers but also create a healthy and sustainable banking ecosystem in the Sidoarjo area. The focus on inclusive services is a novelty in this study, considering that there are not many studies that specifically highlight the transformation of banking services that balance digital and social aspects in suburban areas such as Sidoarjo.

RESEARCH METHOD

This study uses a descriptive qualitative approach to explore in-depth the inclusive service transformation strategy at BRI Bank's Sidoarjo office. In general, this method was chosen to understand the social phenomena and human interactions behind the banking system, which cannot be explained solely through statistics.(Nisa et al., 2025)The main focus is to capture the subjective perspectives of bank management regarding strategy design, as well as the real experiences of customers in experiencing these service changes. The research location in Sidoarjo was deliberately chosen because of the characteristics of the region which has a high diversity of customers, ranging from the urban industrial sector to MSMEs in rural areas, making it very relevant to examine the aspect of service inclusivity.(Andraevi et al., 2022)Data collection techniques were carried out through participant observation, in-depth interviews, and documentation to obtain comprehensive data. Researchers conducted direct observations of service processes at branch offices and customer digital interactions, as well as semi-structured interviews with key informants selected through purposive sampling techniques. These informants included BRI internal staff (such as Customer Service and Operations Managers) as well as customer representatives from various economic segments. In addition, a documentation study of BRI's service performance reports and digital service profiles was conducted to support the accuracy of field data, thus obtaining a complete picture of the implementation of the transformation strategy being implemented. Data analysis was carried out systematically through the stages of data reduction, data presentation, and drawing conclusions based on the interactive model of Miles and Huberman.(Triyanti et al., 2021)The collected raw data was filtered and categorized according to the research focus, then narrated descriptively to show the relationship between service transformation and increased customer loyalty.(Budianto & Salim, 2024)To ensure data validity, researchers used source and technique triangulation, comparing information from the bank with customer testimonies and matching them with observational findings. This process ensured the research findings were highly credible and objective in capturing the effectiveness of the inclusive banking strategy at BRI Bank's Sidoarjo office.

FINDINGS AND DISCUSSION

The concept of hybrid banking is a banking operational model that integrates two main pillars: advanced, automated digital services (high-tech) with personal, humanistic human interaction (high-touch). Amidst the massive digitalization trend, many financial institutions are shifting away from physical services for the sake of cost efficiency.(Prasetyo et al., 2023)However, the strategy adopted by Bank BRI's Sidoarjo office emphasizes a balance where technology is used to expedite routine transactions, while maintaining a physical presence and human resources to provide education, consultation, and solutions for customers who are not yet fully digitally independent. This strategy is the main foundation for creating inclusive banking, namely banking that can be accessed, understood, and used by all levels of society regardless of age or technological literacy level.(Sudhartio et al., 2024)Service integration at BRI Sidoarjo began with the optimization of the BRimo application, which underwent an interface transformation to make it more user-friendly for the general public. However, this transformation did not occur in isolation. Observations showed that inclusivity truly occurred through the role of BRILink Agents, who were spread widely across the Sidoarjo area, from traditional markets to densely populated residential areas. These agents functioned as "extensions" of branch offices, allowing customers to make cash deposits, withdrawals, and even pay bills without having to visit the bank. For the highly mobile residents of Sidoarjo who still desired social closeness, the presence of these agents served as a highly effective bridge to financial inclusion, transforming barriers of distance and formal procedures into easy and fast access.(Masadah et al., 2020).

Within the branch itself, the transformation of inclusive service is realized through the presence of Digital Advisors. This role replaces the traditional Customer Service paradigm of waiting behind a desk. Digital Advisors proactively greet customers in the e-lobby area, providing direct assistance in using the CRM (Customer Recycling Machine) or activating mobile banking services.(Sigit & Soliha, 2017)This approach is crucial in the Sidoarjo region, which has a heterogeneous population. For example, elderly customers, who often feel intimidated by digital technology, receive patient support from bank staff. This is the essence of hybrid banking: technology is not left to its own devices but rather guided by human empathy to ensure no customer is left behind in this digital transformation process.Ahmed et al. (2025)This integration has a direct impact on the effectiveness of services for MSMEs in Sidoarjo. Through the integrated system, BRI field staff, or Mantri, can use digital devices to process credit applications at customer locations, while maintaining personal communication to understand the customer's actual business conditions. The speed of the digital system ensures faster disbursement of funds, while the physical presence of Mantri provides a sense of security and trust for micro customers. This transformation demonstrates that inclusivity does not mean forcing everyone to be tech-savvy, but rather how the bank provides various interconnected channels so customers can choose the transaction method that is most convenient for them.In conclusion, the hybrid banking strategy at BRI Bank's Sidoarjo office is not simply a technological trend, but rather a conscious effort to build a fair financial ecosystem by combining digital efficiency and human compassion.(Kusnaedi et al., 2021)BRI Sidoarjo has successfully established a new standard in inclusive banking services. The impact is not only seen in the increase in digital transactions but also in maintaining customer emotional closeness to the bank. This model is a response to the challenges of financial inclusion in suburban areas, where technology is introduced not to replace humans, but rather to strengthen human capacity to serve the community better and more equitably.

TABLE 1: High-Tech and High-Touch Synergy in Financial Inclusion Transformation

Informant	Category	Interview Results	Brief Analysis / Implications of Inclusion
Digital Advisor (Branch Office)	*High-Touch Support*	"We're no longer just waiting behind a desk. We proactively greet customers in the e-lobby, especially seniors who are hesitant to use CRM machines, so they feel supported and less intimidated by technology."	Eliminating customers' psychological barriers to technology through direct, humanistic assistance.
BRILink Agent (Sidoarjo Area)	*Accessibility & Proximity*	"Customers in markets and residential areas feel more comfortable using agents because they don't need to go through formal banking procedures. We act as a bridge for those who want to withdraw or deposit cash without having to travel far to a branch office."	Transforming the barriers of distance and formality into financial access that is socially and physically close.
BRI Mantri (Field Staff)	*Integrated MSME Service*	"Even though the credit application process uses digital tools to speed up disbursement, I still visit the business premises. MSME customers trust me more when there's face-to-face communication to understand their business situation."	Integrating digital speed with trust through physical presence to serve the micro sector in a real way.
Elderly Customers / General Public	*User Experience (Inclusivity)*	"At first, I was confused about how to use the app, but a bank officer patiently taught me. Now I'm confident using BRImo because the interface is easy to understand and there's someone I can ask if I'm confused."	Proving that user-friendly interface design must be accompanied by human empathy for inclusion to truly occur.
Management /	*Strategic*	"Hybrid banking isn't about	Positioning

Branch Manager	*Foundation*	replacing humans for the sake of cost efficiency. Our strategy is to balance the speed of routine transactions through technology with personalized solutions for customer education."	technology as a tool to extend human capacity, not as a substitute for social interaction.

(Research Source 2025)

Based on Table 1 it can be concluded thatThe hybrid banking strategy implemented by Bank BRI's Sidoarjo office is a concrete manifestation of efforts to create an inclusive banking ecosystem through a balance between digital efficiency (high-tech) and a personal human touch (high-touch). Qualitative data shows that technology is not intended to eliminate human involvement, but rather to strengthen service capacity to ensure greater equity across all levels of society. The presence of Digital Advisors at branch offices is key to reducing technology anxiety, especially for the elderly, who often feel intimidated by automated systems like CRMs. By proactively greeting and assisting customers, the bank has successfully transformed psychological barriers into a sense of security, ensuring that digital transformation does not leave behind those with less technological literacy. Furthermore, the expansion of its network through BRILink agents in Sidoarjo's market and residential areas demonstrates that physical accessibility remains crucial. These agents act as social bridges, removing the barriers of banking formality, enabling lower-income communities to enjoy financial services in a way that is most convenient and relevant to their daily lives. This confirms that financial inclusion is not just about providing sophisticated applications.(Pratiwi et al., 2025), but rather about how banks are able to be physically present in the midst of their customers' living spaces.

This service integration has a significant impact on the trust and resilience of the MSME sector in suburban areas. The role of BRI Mantri, who continues to conduct field visits despite the digitization of administrative processes, shows that trust in micro-businesses still relies heavily on face-to-face interactions. The physical presence of bank staff at business locations provides a sense of security for business owners and allows the bank to understand the real conditions of customers with greater empathy. From a management perspective, this strategy is a strategic foundation that positions technology as a tool to speed up routine transactions, while human energy is allocated to higher-value tasks such as education and financial solution consultations. The experience of customers who feel helped by the BRimo application, accompanied by the guidance of officers, proves that user-friendly technology design still requires empathetic support to effectively convey the message of inclusivity.(Kusniati & Saputra, 2020)In conclusion, the hybrid banking model at BRI Sidoarjo has successfully established a new standard in equitable service; a model in which digital advancements are used to increase efficiency without sacrificing emotional closeness. This initiative proves that the future of banking is not about competition between humans and machines, but rather about collaboration between the two to serve the community better, more humanely, and more equitably.

However, Service personalization in the banking industry refers to the ability of financial institutions to provide experiences, products, and communications tailored specifically to the individual needs, behaviors, and preferences of each customer. In the modern banking era, a "one-size-fits-all" approach is no longer relevant for maintaining a large customer base. Personalization goes beyond addressing customers by name during interactions, but rather through leveraging data and empathy to understand each individual's unique financial journey. When a bank is able to provide relevant solutions at the right time, such as offering business capital just as a customer's business is growing, it creates added value that goes far beyond mere mechanical transactions, becoming the main foundation for building long-term loyalty. At the BRI Sidoarjo Office, service personalization is realized through an approach that combines data analytics with human interaction in the field. Given that Sidoarjo is dominated by MSMEs, BRI Sidoarjo implements personalization through the role of "Mantri" or micro-marketers who act as personal financial consultants for customers. These Mantri not only offer loan products but also provide business mentoring, provide cash flow management education, and assist with the digitalization of payments for market traders. This personalized approach makes customers feel understood as individuals, not just as a number in the bank's annual targets. This sense of being "humanized" and supported in business growth is what creates a strong emotional bond between customers and Bank BRI.(Ningsih & Khoiruddin, 2023)

The implementation of this personalization has a direct impact on strengthening customer loyalty across various dimensions. First, the emergence of cognitive loyalty, where customers logically choose to remain with BRI because they feel the process is the easiest and fits the character of their business in Sidoarjo. Second, the formation of affective loyalty, where customers develop a high level of liking and trust due to a good relationship with responsive bank staff. Service personalization creates switching costs or psychological barriers for customers to switch to another bank. Customers tend to be reluctant to switch because competing banks do not necessarily understand the history and characteristics of their business as deeply as BRI Sidoarjo does through its personalized service. In addition to physical interactions, personalization is also carried out through digital channels such as the BRimo app. Through smart notification features and promotional offers tailored to customers' shopping habits or location in the Sidoarjo area, BRI creates the impression that the bank is always present at hand. Customers feel that the service they receive is unique and tailored specifically for them. The integration of digital personalization (data speed and relevance) with physical personalization (empathy and consultation) creates a superior customer experience.(Astuti et al., 2020). In the highly competitive banking climate in East Java, this personalized experience becomes the most effective "fortress" in retaining customers from the temptation of competitors. The relationship between service personalization and customer loyalty at Bank BRI Sidoarjo Office is a positive and sustainable causality. Personalization acts as a catalyst that transforms customer satisfaction into deep loyalty. When customers feel their specific needs are met and their economic aspirations are supported through inclusive and personalized services, they are no longer just service users, but loyal partners. This strategy proves that amidst the onslaught of automation technology, a targeted personal touch remains a key determining factor in winning the hearts of customers and ensuring the sustainability of the banking business at the local level.

TABLE 2 :Personalization Dimensions and Long-Term Loyalty Construction At BRI Sidoarjo

Informant	Personalization Dimension	Interview Results	Impact Analysis on Loyalty
BRI Officer(Micro Marketer)	*Consultative Selling & Empathy*	"I don't just come with a loan application. I often sit down with market vendors to help them calculate their daily cash flow. When they feel I care about their business growth, they're less likely to switch to another bank."	**Affective Loyalty:**Strong emotional connections create psychological barriers for customers to switch to competitors.
MSME Customers(Sidoarjo Market Traders)	*Recognition & Business Support*	"The BRI officers here are like family. They know when I need additional capital without me having to explain at length. Other banks often offer low interest rates, but they don't know my business history like BRI does."	**Cognitive Loyalty:**Customers choose to stay because they feel the bank best understands their risk profile and business history.
Digital Banking Officer	*Digital Personalization*	"Through BRimo, we send promotional notifications	**Customer Experience:**Digital data integration creates the

		relevant to our customers' location in Sidoarjo or their shopping habits. Customers feel like this app uniquely understands their needs."	impression that the bank is personally present in the hands of customers 24/7.
Customer Service(Branch office)	*Problem Solving & Human Touch*	"Personalization for us means addressing customers by name and remembering their previous issues. When customers feel 'humanized' and their concerns are handled with empathy, their trust increases dramatically."	**Trust Building:**Personal problem handling strengthens trust which is the foundation of long-term loyalty.
Management(Branch office)	*Strategic Relationship*	"Our target isn't just transaction numbers, but how many customers upgrade. We personalize solutions to suit their business scale; from ultra-micro to established entrepreneurs."	**Causal Relationship:**Service personalization acts as a catalyst that turns satisfaction into ongoing loyalty.

. *(Research Source 2025)*

Based on Table 2, it can be concluded that the implementation of a service personalization strategy at the BRI Sidoarjo Office has proven to be a key determinant in transforming the relationship between the bank and its customers, from a transactional one to a deeper relational one. Based on interviews with various parties, personalization is not merely an additional feature, but rather a service philosophy that integrates high-tech and high-touch aspects. In the Sidoarjo area, which has suburban economic characteristics dominated by the MSME sector, a personalized approach through the role of Mantri becomes a crucial differentiating factor. Mantri are no longer seen as mere marketers, but as personal financial consultants who understand the dynamics of the customer's business in detail. Their physical presence, accompanied by empathy and a deep understanding of the customer's business history, creates what is known as affective loyalty. Customers feel an emotional bond because the bank is perceived as caring about the survival of their business, not just chasing loan targets. The impact of this personalization systematically builds cognitive loyalty where customers consciously and logically choose to remain loyal to BRI Sidoarjo despite the onslaught of offers from competitors with more competitive interest rates. This occurs due to switching costs or naturally occurring psychological barriers; customers feel that other banks may not be able to provide the same level of understanding and recognition of their unique risk profiles. Recognition of a customer's identity and existence through "humanized" service from Customer Service and field staff provides a sense of security and long-term trust. This trust is a non-material asset that is most difficult for competitors to imitate, and it also serves as a key bulwark for banks in maintaining market share in the highly competitive East Java region.

The digital personalization offered through the BRimo app complements these physical interactions by providing accurate, relevant data. Features such as promotional notifications tailored to customers' shopping behavior and location create a superior customer experience. Customers feel like the bank is always present and proactively at their fingertips, providing solutions before they are asked. The synergy between rapid digital data personalization and in-depth physical solution personalization creates a service ecosystem that is both inclusive and exclusive to each individual. This integration ensures that all segments, from traditional market traders to tech-savvy millennial customers, receive attention tailored to their specific needs. Bank BRI Sidoarjo's management has successfully positioned service personalization as a catalyst for business sustainability. By focusing on "upgrading" customers through personalized solutions, the bank is indirectly securing its own future asset growth. In conclusion, the customer loyalty created at BRI Sidoarjo is not the result of chance, but rather the result of a consistent strategy of prioritizing humanity amidst the flow of digitalization. Personalization has been proven to transform satisfaction into sustained loyalty, creating a mutually beneficial relationship where customer economic growth aligns with the strengthening of the bank's institutional loyalty. This model serves as a crucial benchmark demonstrating that in modern banking, the personal touch remains the most valuable currency for winning customers' hearts.

CONCLUSION

Research on flood mitigation in Krian District and service transformation at Bank BRI Sidoarjo shows a key thread: the importance of transitioning from rigid bureaucratic work patterns to a collaborative and humanistic ecosystem to address the complex challenges of suburban communities. In the flood mitigation study, it was found that the key to successful disaster management lies in Collaborative Governance between the Environmental Agency (DLH) and the

Regional Disaster Management Agency (BPBD). This collaboration successfully broke down "sectoral egos" through trust building and transparency of technical data. The achievement of tangible results (small wins), such as reducing the duration of flooding in market areas, proves that synergy supported by flexible digital communication is able to prioritize citizen safety over complicated administrative procedures. However, this effectiveness is still hampered by structural obstacles such as regional budget rigidity and overlapping jurisdictions with the central government (BBWS). Meanwhile, in the banking sector, Bank BRI Sidoarjo has succeeded in increasing customer loyalty through a hybrid banking strategy that balances digital efficiency (high-tech) with human touch (high-touch). This transformation creates inclusive banking where technology such as the BRimo application is overseen by the role of Digital Advisors and Mantri to ensure that elderly customers and MSMEs are not left behind. The personalized service provided by Mantri as personal financial consultants creates strong affective and cognitive loyalty. Customers feel "humanized" and supported in their business growth, thus creating psychological barriers to switching to competing banks. Overall, both studies conclude that technological advances in both flood early warning systems and digital banking services will not reach optimal levels without the integration of humanitarian aspects and integrative leadership. Strengthening more flexible institutional designs is needed, both through permanent regulations such as the Regent's Regulation for disaster mitigation, as well as a service philosophy that places empathy as a key value in gaining public trust in the digital era.

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