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Strategy To Improve Briguna Digital Sustainability Performance At Bank Bri In The Regional Area Of Central Java Province & Special Region Of Yogyakarta

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Abstract: This study aims to formulate a strategy to improve the sustainability performance of BRIGuna Digital in the BRI Regional Office of Central Java and the Special Region of Yogyakarta (DIY), using a mixed methods approach. The research began with interviews and observations involving 23 purposively selected informants, consisting of BRI employees and active BRIGuna Digital users. Qualitative data were analyzed using SWOT and triangulation approaches and then used as the basis for developing a Likert-scale questionnaire. The questionnaire results were analyzed descriptively and used to construct the IFAS and EFAS matrices, which served as the foundation for formulating an adaptive and responsive strategy to enhance BRIGuna Digital's performance. The findings indicate that the main strengths lie in the integrated information system and branch network capabilities, while significant weaknesses are found in technical aspects and user outreach. The IFAS and EFAS results place the company in an aggressive strategy position. An SO (Strengths–Opportunities) strategy was selected, focusing on optimizing internal potential to seize external opportunities. The recommended strategy implementation includes targeting bonafide institutional clients, forming promotional partnerships with business partners, strengthening brand image through digital security, educating non-digital users, updating leads data with regional mapping, adjusting autodebit to salary schedules, tightening screening for payroll-switching debtors, and offering competitive interest rates with flexible tenors. This research provides strategic contributions to the development of sustainable performance in the national digital financial services sector.
Keywords: BRIGuna Digital; Sustainability Strategy; SWOT; RBV; Digital Literacy; NPL.

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Introduction

The banking sector plays an important role in supporting national economic stability by bridging between owners and users of funds (Sonia & Marsasi, 2023). In the face of intense competition, banks need to implement sustainable strategies to remain relevant in the long term (Putri & Tricahyono, 2014). Sustainability in banking includes meeting the needs of the present without compromising the future, which can be achieved through synergy between economic growth and business protection (Nitescu & Cristea, 2020). Quality management is also a vital component in driving sustainability that adds value for stakeholders (Tornjanski et al., 2017). Bank sustainability strategies include managing products and services to remain competitive amid market changes (Karkowska, 2020). The banking sector's support for the Sustainable Development Goals (SDGs) program is crucial, especially in achieving SDG 8 and SDG 9 related to job creation, infrastructure development, and financial inclusion (MENPANRB, 2024). However, BRIGuna products from BRI face the challenge of decreasing market share of Salary

Based Loan and Unsecured Credit (KTA) from 26.82% (2020) to 21.45% (2024), losing competition with other banks such as Mandiri, BNI, and BSI.

Non-performing loan (NPL) risk is also a concern, especially in Central Java and Yogyakarta which recorded the highest NPLs (4.09% and 2.59%) according to OJK (2023). Ironically, both provinces have the highest level of digital literacy nationally (Kominfo, 2024), but the utilization of BRIGuna Digital is still low, indicating that the potential for digitalization has not been optimized. This requires improving debtor selection, strengthening financial literacy, and developing the BRIGuna Digital system to be more efficient and user-friendly.

On the national side, BRIGuna Digital showed rapid growth. Outstanding rose 67.48%, and the number of debtors increased 80.67% from December 2023 to December 2024. However, digital product NPLs also jumped dramatically by 452.36%, indicating weak risk management. Meanwhile, BRIGuna Retail grew more stable with a relatively controlled NPL ratio. Despite the increase, BRIGuna Digital's contribution to the total portfolio is still small (2.82% of OS and 25.23% of the number of debtors in 2024). One of the causes of low adoption is the mismatch of credit ceilings, as well as the hesitant attitude of customers, especially from the POLRI, BUMN / BUMD, and private segments.

Similar conditions were seen in BRI Central Java and Yogyakarta. BRIGuna Digital grew significantly (OS up 41.04%, debtors up 151.33%), but NPLs also increased by 33.73%. Market share is still small, and credit quality needs to be improved. BRIGuna Retail dominates the portfolio, despite slower growth. Although BRI has implemented various strategies, such as financial education and optimization of digital applications, challenges remain, especially in increasing the use of BRIGuna Digital. Therefore, BRI needs to focus on risk management, strengthening digital services, and improving payment systems to keep BRIGuna competitive and sustainable.

The sustainability strategy implemented must be focused on efforts to overcome these problems in order to maintain the continuity of product operations. The Resource-Based View (RBV) approach provides an essential basis for designing strategies that focus on utilizing a company's internal resources to create sustainable competitive advantage. RBV highlights the importance of using a company's internal resources to gain competitive advantage, especially in the context of digital transformation, where data, technology and digital skills play a key role in driving innovation (Hess et al., 2016). Strategic planning from an RBV perspective requires firms to optimize core competencies to achieve above-average performance (Hitt et al., 2012), and serves as a foundation for understanding a firm's competitive advantage and strategy (Panda & Reddy, 2016).

Bank BRI needs to optimize its internal strengths, such as an extensive branch network, sophisticated information systems, and human resource capabilities in managing customer relationships. SWOT Strengths, Weaknesses, Opportunities, Threats (SWOT) analysis is an effective tool in assessing internal and external factors that affect BRIGuna's performance. SWOT analysis provides useful insights for individuals or companies to make improvements, taking into account current conditions as well as future opportunities that can benefit the institution (Pandya, 2017). Many banks use this analysis to design strategies to improve their performance in a sustainable manner (Zulfahmi et al., 2021).

Bank BRI needs to identify internal factors regarding strengths and weaknesses, as well as external factors in the form of opportunities and threats regarding the low adoption of BRIGuna Digital and increasing NPLs. This analysis will be the basis for BRI in formulating and implementing effective sustainability strategies, in order to overcome existing challenges and strengthen the position of BRIGuna products in the market. Therefore, this research aims to provide strategic insights that can be used by BRI, especially Bank BRI Regional Area of Central Java & DIY Province to improve the effectiveness of risk management, application adoption, and sustainability of BRIGuna product performance in the long term.

Theoretical Study

The theoretical foundation for the research titled *"Strategy to Improve Briguna Digital Sustainability Performance at Bank BRI in the Regional Area of Central Java Province & Special Region of Yogyakarta"* is grounded in the concepts of strategic management, digital sustainability, and the transformation of technology-based financial services. Strategy, in the context of management, refers to a comprehensive plan designed to achieve long-term organizational goals and competitive advantage, including the sustainable performance of digital products such as Briguna Digital. According to Wheelen and Hunger (2018), corporate strategies must respond to external environmental dynamics while maximizing internal strengths to create long-term value. In the context of digital banking, sustainability encompasses not only financial stability but also continuous technological innovation, customer satisfaction, operational efficiency, and compliance with regulatory and social demands.

The digital transformation of banking services, including Briguna Digital, must be built through a systemic approach that integrates information technology, customer behavior, and business process changes. Laudon and Laudon (2021) state that the implementation of information technology in financial institutions has the potential to increase efficiency, expand service outreach, and shape new business models that are more adaptive and responsive to market needs. Therefore, the success of Briguna Digital heavily depends on continuous improvement strategies involving product innovation, enhancement of customers' digital literacy, optimization of IT infrastructure, and capacity building of human resources managing the service.

Furthermore, the sustainability approach in digital services emphasizes the integration of economic, social, and environmental aspects within organizational operations. Elkington (1998), through the triple bottom line concept, emphasized that the success of modern organizations is measured not only by financial profit but also by their social and environmental impact. In the case of Briguna Digital, sustainability can be achieved when the applied strategy ensures healthy loan portfolio growth, promotes financial inclusion, and delivers tangible social benefits to communities in Central Java and Yogyakarta.

Moreover, to support Briguna Digital's sustainability, strategic analysis tools such as SWOT analysis, Balanced Scorecard, or the TOWS Matrix are essential. These tools can assist management in formulating strategies that align with local market conditions, customer characteristics, and the potential for digitalization in the region. Consequently, theories of strategic management, digital banking sustainability, and innovation approaches serve as the core foundation for developing strategies aimed at enhancing the sustainable performance of Briguna Digital in Bank BRI's Central Java and Yogyakarta regional offices.

Method

This research adopted a mixed methods approach with an explanatory sequential design, which is an approach that combines qualitative and quantitative methods in stages (Creswell & Creswell, 2018). The initial stage began with a qualitative approach through in-depth interviews and field observations. Interviews were conducted with two groups of informants, namely internal parties such as BRI employees who are directly involved in managing BRIGuna Digital (credit managers, marketing staff, and digital product developers), and external parties, namely active customers who have used BRIGuna Digital for more than six months. The purpose of this stage is to explore in-depth information related to strengths, weaknesses, opportunities, and threats (SWOT) from the stakeholders' direct experience of BRIGuna Digital.

This research uses purposive sampling technique with specific criteria so that the data obtained is relevant and in-depth. Internal respondents were selected from various levels and divisions at BRI who have used BRIGuna Digital for at least six months. Meanwhile, external respondents are customers who have used the BRIGuna Digital application for more than six months. The number of respondents was determined based on the information power approach (Malterud et al.,2016), so that 11 BRI employees and 12 customers were obtained. The employees interviewed included department heads, marketing managers, relationship marketing officers, bad debt handling managers, and BRIGuna digital product developers.

The foundation of our methodology rests on three primary data collection techniques (Saefudin, 2024; Saefudin & Arbianti, 2024). Primary data can be obtained through interviews (Maia et al., 2024), and questionnaires involving internal employees and customers using BRIGuna Digital (Creswell & Creswell, 2018). Data analysis uses qualitative and quantitative analysis. Qualitative analysis was conducted to interpret the meaning of the experiences, views, and practices of stakeholders towards BRIGuna Digital. Quantitative data analysis in this study was carried out using simple descriptive techniques, namely the calculation of the average of the results of the questionnaire distributed to respondents in the BRI Regional Central Java & DIY work environment.

Results and Discussion

1. Results

a. Results of Mapping SWOT Factors

After conducting in-depth interviews with 23 respondents, consisting of 11 internal BRI employees and 12 active users of the BRIGuna Digital application in the Central Java-DIY regional office, various key information was obtained that reflected the views of the service provider side and from the user side. The results of these interviews were used to map the SWOT factors. SWOT analysis is a strategic planning tool used to evaluate the strengths, weaknesses, opportunities, and threats involved in a project or business venture that includes strengths, weaknesses, opportunities and threats (Paschalidou et al., 2018). The SWOT factors are summarized as follows:

a) Strengths
1) S1 Broad customer base & network
2) S2 Fast & easy digital process
3) S3 Complete payroll database
4) S4 Professional marketers
5) S5 Market leader in Salary Based Loan products

b) Weaknesses
1) W1 Lead data is not updated

2) W2 Autodebit is not synchronized
3) W3 Ceiling & interest not competitive
4) W4 Employees are not tech-savvy
5) W5 No automatic integration system between work area mapping and payroll data

c) Opportunities
1) O1 Digital literacy is increasing
2) O2 Increased consumption needs
3) O3 Strong agency cooperation
4) O4 Banking digitalization tren
5) O5 Regulatory push towards data integration and digital financial systems

d) Threats
1) T1 Salary-based loan product competition
2) T2 Risk of fraud/scam
3) T3 Customers are not tech-savvy
4) T4 Moving payroll to another bank
5) T5 Gap in customer expectations of the flexibility of digital processes.

b. IFAS and EFAS Matrix Analysis Results

The IFAS matrix serves to identify strengths and weaknesses within the organization. Strengths reflect superior resources or capabilities that can be utilized strategically, while weaknesses indicate aspects that still need to be improved or repaired to avoid obstacles in program implementation. Meanwhile, the EFAS matrix serves to map opportunities and threats coming from the external environment of the organization. Opportunities can be in the form of positive trends such as increased digital literacy or government policy support, while threats can come from market dynamics, competition, or technological infrastructure limitations. The results of the IFAS analysis can be seen in Table 1.

Table 1. IFAS Analysis Results on BRIGuna Digital Application in BRI Environment Central Java-DIY Regional Office

No	Internal Factor Analysis (IFAS)	Total	Weight	Rating	Total
1	**Kekuatan (Strengths)**				
S1	Extensive customer base & network	103	0.13	3	0.39
S2	Fast & easy digital process	98	0.12	3	0.37
S3	Complete payroll database	103	0.13	3	0.39
S4	Professional marketers	106	0.13	3	0.40
S5	Market leader in Salary Based Loan products	108	0.14	4	0.54
	Sub Total	518	0.65		**2.09**
2	**Weaknesses**				
W1	Lead data is not updated	57	0.07	1	0.07
W2	Autodebit is not synchronized	52	0.07	1	0.07
W3	Ceiling & interest not competitive	64	0.08	2	0.16
W4	Employees are not tech-savvy	54	0.07	1	0.07
W5	No automatic integration system between work area mapping and payroll data	51	0.06	1	0.06
	Sub Total	278	0.35		0.43
	Total	796	1.00		

Table 1 presents the results of the IFAS analysis of the BRIGuna Digital application based on the assessment of 23 respondents. The total strength score reaches 2.09, indicating the dominance of positive aspects in the internal organization. The factor with the highest score is the market leader of salary-based loan products (0.54), followed by professional marketers (0.40) and a strong customer base and payroll database (0.39 each). Meanwhile, the total weakness score is only 0.43, with the main issues being uncompetitive ceilings and interest rates (0.16). The other four weaknesses include asynchronous auto-debit, outdated leads data, limited human resources in technology, and no system integration, all of which have low weighted scores (≤ 0.07). The difference between strengths and weaknesses of 1.66 reflects that BRIGuna Digital has a strong internal position, which can be utilized to improve weaknesses and strengthen service competitiveness going forward. While the results of the EFAS analysis can be seen in Table 2.

Table 2. Results of EFAS Analysis on BRIGuna Digital Application in BRI Environment Central Java- DIY Regional Office

No	External Factor Analysis (IFAS)	Total	Weight	Rating	Total
3	**Opportunities**				
O1	Digital literacy increases	105	0.13	4	0.51
O2	Consumption needs increase	104	0.13	4	0.50
O3	Agency cooperation is strong	103	0.12	3	0.37
O4	Banking digitalization trend	96	0.12	3	0.35
O5	Regulatory encouragement of data integration and digital financial systems	99	0.12	3	0.36
	Sub Total	507	0.61		**2.08**
4	**Threats**				
T1	Salary-based loan product competition	69	0.08	2	0.17
T2	Fraud/scam risk	63	0.08	2	0.15
T3	Customers are not tech-savvy	58	0.07	1	0.07
T4	Move payroll to another bank	63	0.08	2	0.15
T5	Customer expectation gap for digital process flexibility	70	0.08	2	0.17
	Sub Total	323	0.39		**0.71**
	Total	830	1.00		
	O-T Difference				**1.38**

Table 2 presents the results of the EFAS analysis of the BRIGuna Digital application based on the assessment of 23 respondents. The total opportunity score reaches 2.08, which indicates that the external environment provides enormous space to support service development. The factors with the highest scores are increasing digital literacy (0.51) and increasing consumption needs (0.50), which are strong indicators that the market is still very potential to reach. In addition, strong agency cooperation (0.37), banking digitalization trends (0.35), and regulatory encouragement of digital financial system integration (0.36) also strengthen the prospects for BRIGuna Digital's future development.

The total threat score is only 0.71, indicating that external risks are relatively manageable. The main threats come from competition for salary-based loan products (0.17) and the gap in customer expectations for digital flexibility (0.17). Other factors such as fraud/scam risk, customers who are not tech-savvy, and the potential to move payroll to other banks, have lower weighted scores (≤ 0.15), but are still important to anticipate. The difference between opportunities and threats of 1.38 reflects that BRIGuna Digital is in a fairly favorable external

situation. Available opportunities can be maximized to expand the market and improve service quality, while still paying attention to potential threats that could interfere with the sustainability of the application. This result complements the previous IFAS analysis and is an important basis for developing a comprehensive SWOT strategy.

c. Space Diagram Results

The results of the IFAS and EFAS analysis previously described, it can be concluded that the BRIGuna Digital application has very strong internal conditions with a total strength (S) score of 2.09 and a weakness (W) of 0.43, resulting in a SW difference of 1.66. On the other hand, the external environment also provides significant support, where the total score of opportunities (O) reaches 2.08 and threats (T) of 0.71, with a difference of OT of 1.38. These values were then used as the basis for mapping the strategic position using the Strategic Position and Action Evaluation Matrix (SPACE) diagram.

A positive SW score (+1.66) indicates that BRIGuna Digital's internal strengths are significantly greater than its weaknesses. This reflects the internal readiness of the organization, both in terms of resources, digital infrastructure, human resources, and product positioning in the market. Meanwhile, the positive OT score (+1.38) indicates that the external opportunities available are much greater than the threats faced. The current external environment is very supportive, especially with the increasing digital literacy of the public, the trend of banking digitalization, and the strong encouragement from regulators for the integration of digital financial systems. The results of the SPACE diagram can be seen in Figure 1.

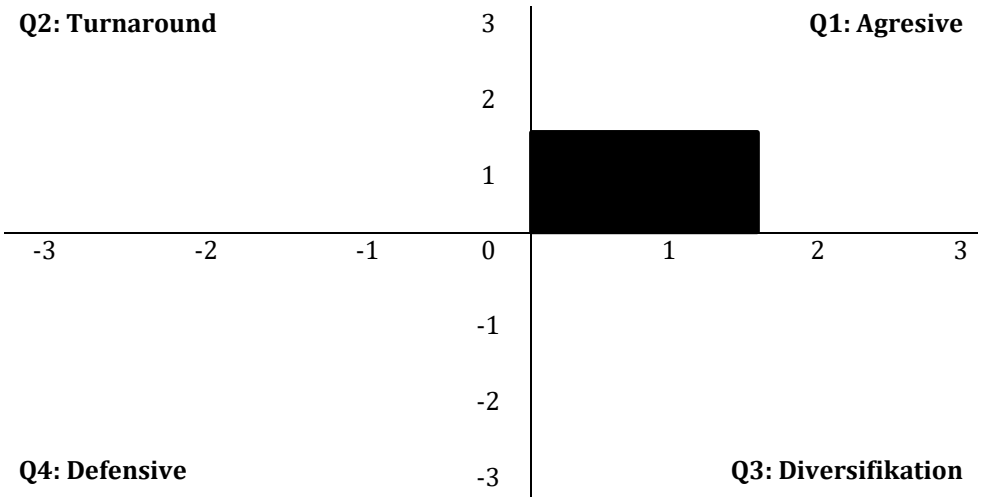

Figure 1. Results of Space Diagram

Figure 1 shows that these two values are mapped in the SPACE Diagram, so BRIGuna Digital's strategic position is in the aggressive quadrant. This quadrant shows that the organization is in an optimal condition to carry out active growth and market expansion, because it has qualified internal strengths and supportive external opportunities. The appropriate strategy in this position is a progressive strategy, such as further product development, new market penetration, improving digital service features, and optimizing strategic partnerships with payroll institutions and government agencies. This aggressive position provides a positive signal that BRIGuna Digital is able to survive in the face of the dynamics of the digital financial industry and has great potential to expand its influence and strengthen its competitive advantage in the payroll credit-based services market.

d. SWOT Matrix Results

After analyzing internal factors through the IFAS Matrix and external factors through the EFAS Matrix, as well as mapping the strategic position through the SPACE Diagram which shows that BRIGuna Digital is in the aggressive quadrant, the next step is to compile a SWOT Matrix. This matrix is used to integrate SWOT factors to produce relevant and contextual strategy alternatives.

Table 3. SWOT Matrix on BRIGuna Digital Application in BRI Environment Central Java-DIY Regional Office

IFAS / **EFAS**	**Strenghts**	**Weaknesses**
	S1 Extensive customer base and network S2 Fast & easy digital processes S3 Comprehensive payroll database S4 Professional marketing staff S5 Market leader in salary-based loan products	W1 Lead data is not updated W2 Auto-debits are not synchronized W3 Uncompetitive ceiling and interest rates W4 Employees are not yet tech-savvy W5 Lack of automatic integration between work area mapping and payroll data
Opportunity	**S-O Strategy**	**W-O Strategy**
O1 Digital literacy increases O2 Consumption needs increase O3 Strong institutional collaboration O4 Banking digitalization trends O5 Regulatory encouragement of data integration and digital financial systems	**SO1:** Focus on clients from reputable private companies, universities, and hospitals (S1, S3, O1) **SO2:** Join marketing with showrooms, travel agents, gold shops, etc. (S2, O2, O3)	**WO1:** Automatically update the lead data system and integrate work area mapping (W1, W5, O5). **WO2:** Auto-debit adjusted to payday to reduce arrears (W2, O4).
Threats	**S-T Strategy**	**W-T Strategy**
T1 Competition in Salary-Based Loan Products T2 Risk of Fraud/Scams T3 Customers Lack of Technology Understanding T4 Transferring Payroll to Another Bank T5 Gap in Customer Expectations Regarding the Flexibility of Digital Processes	**ST1:** Strengthen the BRIGuna Digital brand with advanced security systems (S5, T2) **ST2:** Educate non-digital customers through marketer support (S4, T3, T5)	**WT1:** Implement strict screening for prospective borrowers from shifting payrolls (W1, T4) **WT2:** Offer competitive interest rates and flexible tenors to meet market expectations (W3, T1)

e. QSPM Matrix Result

After formulating alternative strategies through the SWOT Matrix, the next step is to compile a Quantitative Strategic Planning Matrix (QSPM). QSPM is used to determine the most prioritized strategy based on the importance weight of each SWOT factor and the relative attractiveness of each alternative strategy (Prabaswari & Sandika, 2023) . Each strategy is evaluated with two main components: Attractiveness Score (AS) and Total Attractiveness Score (TAS). The attractiveness score is given on a scale of 1 (not attractive) to 4 (very attractive), then multiplied by the weight of each factor to get a total score that reflects the feasibility level of the strategy quantitatively.

Based on the results of the QSPM Matrix analysis of the eight alternative BRIGuna Digital strategies, the most attractive strategy priority order is obtained quantitatively. The strategy with the highest total score is SO1 (score 5.82), which focuses on the customer segment of bona fide private companies, universities, and hospitals. This strategy capitalizes on the strengths of a wide customer base and network as well as the completeness of the payroll database (S1, S3), while capturing opportunities from increasing digital literacy in society (O1). This strategy is very much in line with BRIGuna Digital's position in the aggressive quadrant, as it encourages market expansion through potential and stable segments.

Furthermore, strategy SO2 (score 5.72) is the second recommended alternative. This strategy emphasizes marketing cooperation with partners such as showrooms, travel agents, and gold shops (S2, O2, O3), to take advantage of opportunities for increased consumption and cross-sector partnerships. The third strategy is ST1 (score 5.46), which is to strengthen the BRIGuna Digital brand image through strengthening the digital security system. This strategy utilizes BRIGuna's position as the market leader in salary-based loan products (S5) while responding to the threat of increasing risk of digital fraud (T2).

Table 4. QSPM Matrix on BRIGuna Digital Application in BRI Environment Central Java-DIY Regional Office

SWOT	Bobot	SO1		SO2		ST1		ST2		WO1		WO2		WT1		WT2	
		AS	TAS	AS	TAS	AS	TAS	AS	TAS	AS	TAS	AS	TAS	AS	TAS	AS	TAS
S1	0.13	4.00	0.52	3.00	0.39	3.00	0.39	3.00	0.39	2.00	0.26	3.00	0.39	3.00	0.39	0.00	0.00
S2	0.12	3.00	0.37	4.00	0.49	3.00	0.37	3.00	0.37	2.00	0.25	2.00	0.25	2.00	0.25	0.00	0.00
S3	0.13	4.00	0.52	3.00	0.39	3.00	0.39	3.00	0.39	3.00	0.39	3.00	0.39	3.00	0.39	0.00	0.00
S4	0.13	3.00	0.40	3.00	0.40	3.00	0.40	4.00	0.53	3.00	0.40	3.00	0.40	2.00	0.27	0.00	0.00
S5	0.14	3.00	0.41	3.00	0.41	4.00	0.54	3.00	0.41	2.00	0.27	3.00	0.41	3.00	0.41	4.00	0.54
W1	0.07	3.00	0.21	2.00	0.14	1.00	0.07	2.00	0.14	4.00	0.29	3.00	0.21	4.00	0.29	3.00	0.21
W2	0.07	2.00	0.13	2.00	0.13	2.00	0.13	2.00	0.13	3.00	0.20	4.00	0.26	2.00	0.13	2.00	0.13
W3	0.08	3.00	0.24	2.00	0.16	2.00	0.16	2.00	0.16	3.00	0.24	3.00	0.24	2.00	0.16	4.00	0.32
W4	0.07	2.00	0.14	2.00	0.14	2.00	0.14	2.00	0.14	3.00	0.20	2.00	0.14	3.00	0.20	3.00	0.20
W5	0.06	1.00	0.06	2.00	0.13	1.00	0.06	1.00	0.06	4.00	0.26	3.00	0.19	3.00	0.19	3.00	0.19
O1	0.13	4.00	0.51	3.00	0.38	3.00	0.38	2.00	0.25	3.00	0.38	3.00	0.38	3.00	0.38	1.00	0.13
O2	0.13	3.00	0.38	4.00	0.50	3.00	0.38	1.00	0.13	3.00	0.38	3.00	0.38	2.00	0.25	2.00	0.25
O3	0.12	3.00	0.37	4.00	0.50	3.00	0.37	2.00	0.25	3.00	0.37	3.00	0.37	2.00	0.25	2.00	0.25
O4	0.12	3.00	0.35	3.00	0.35	3.00	0.35	2.00	0.23	3.00	0.35	4.00	0.46	3.00	0.35	2.00	0.23
O5	0.12	3.00	0.36	3.00	0.36	2.00	0.24	2.00	0.24	4.00	0.48	2.00	0.24	2.00	0.24	2.00	0.24
T1	0.08	3.00	0.25	2.00	0.17	3.00	0.25	2.00	0.17	2.00	0.17	1.00	0.08	2.00	0.17	4.00	0.33
T2	0.08	3.00	0.23	3.00	0.23	4.00	0.30	3.00	0.23	2.00	0.15	2.00	0.15	3.00	0.23	3.00	0.23
T3	0.07	1.00	0.07	2.00	0.14	2.00	0.14	4.00	0.28	1.00	0.07	1.00	0.07	2.00	0.14	3.00	0.21
T4	0.08	2.00	0.15	1.00	0.08	2.00	0.15	3.00	0.23	2.00	0.15	2.00	0.15	4.00	0.30	3.00	0.23
T5	0.08	2.00	0.17	3.00	0.25	3.00	0.25	4.00	0.34	2.00	0.17	2.00	0.17	2.00	0.17	3.00	0.25
Total			**5.82**		**5.72**		**5.46**		**5.05**		**5.41**		**5.33**		**5.14**		**3.95**

The fourth strategy that should be prioritized is WO1 (score 5.41), which is the update of the leads data system and automatic integration between work areas and payroll data (W1, W5, O5). Although based on internal weaknesses, this strategy supports the strengthening of information technology infrastructure that is fundamental to the development of digital systems. The fifth strategy ST2 (score 5.05) prioritizes education for customers who are not familiar with digital technology through assistance by marketers (S4, T3, T5), who act as a bridge for digital transformation.

In sixth place is the WO2 strategy (score 5.14), which is the adjustment of the autodebit schedule to the date of salary receipt (W2, O4), which aims to reduce the number of arrears and improve the efficiency of the payment system. Seventh, Strategy WT1 (score 5.33) occupies the seventh position with a focus on implementing a strict screening system for prospective debtors from the moving payroll (W1, T4), to reduce the risk of non-performing loans. Finally, the WT2 strategy (score 3.95) offers competitive interest rates and tenor flexibility (W3, T1) in response to rising customer expectations, although its score is relatively lower than other strategies.

The results of this study indicate that the SO1 and SO2 strategies are the top priorities that are aligned with BRIGuna Digital's position in the aggressive quadrant based on the SPACE Diagram analysis, because they are able to optimize internal strengths and external opportunities to

encourage sustainable growth and service innovation.

Table 5. Ranking of Alternative Strategies in the BRIGuna Digital Application within BRI Central Java-DIY Regional Office

No	Alternative Strategy	Score
1	SO1 - Focus on customers from bona fide private companies, universities, hospitals	5,82
2	SO2 - Join marketing with showrooms, travel agents, gold shops, etc.	5,72
3	ST1 - Strengthen BRIGuna Digital brand with advanced security system	5,46
4	WO1 - Update the leads data system and integrate automated work area mapping	5,41
5	WT2 - Offer competitive interest rates & tenor flexibility	5,33
6	ST2 - Educate non-digital customers through marketer support	5,05
7	WO2 - Autodebit adjusted to payday date	5,14
8	WT1 - Strict screening of prospective debtors from the payroll shifted	3,95

2. Discussion

BRIGuna Digital development is directed at credible institutional customers such as private companies, universities, and hospitals, which generally have an organized payroll system and high financial stability. This opens up opportunities for the integration of the payroll system with BRIGuna to speed up and simplify the financing distribution process through pre-approved loan schemes and data-based automatic risk ratings. In addition, strategic collaboration with business partners such as vehicle showrooms, travel agents, and gold shops, allows BRIGuna to provide financing services directly at the point of transaction. This embedded finance concept is able to provide a seamless and efficient customer experience, thus strengthening BRIGuna's position in the digital transaction ecosystem and expanding product reach without dependence on branch offices.

The implementation of the strategy is also directed at increasing public trust through a high standard digital security system. By prioritizing technologies such as biometric authentication, early notification of suspicious activities, and digital literacy education, BRIGuna not only maintains customer data protection, but also builds a reputation as a safe and trusted financing platform. In addition, to expand market penetration, BRIGuna develops a prospect management system based on work area mapping and automatic integration of leads data, which allows personalization of product offerings, measurement of field performance in real time, and work efficiency of marketers. This strategy is also supported by an educational approach to the non- digital customer segment, especially the elderly, through the active role of marketers in providing application training and direct assistance.

From the operational side, adjusting the autodebit time with the payroll date is a tactical step to reduce the number of arrears and improve payment accuracy. Other risk mitigation strategies are carried out through strict screening of prospective debtors, especially for customers who switch payroll to other banks without notice. This effort is strengthened through a data validation system and the enforcement of contractual clauses that prohibit transfers during the credit period. To answer market expectations, BRIGuna also presents a competitive loan scheme with adaptive interest rates based on customer risk scores and tenor flexibility of up to 36 months. The provision of installment simulation features in the application supports transparency and convenience, creating a personalized service impression that can increase loyalty and encourage sustainable loan growth.

Conclusion

This study formulates a strategy to improve the sustainability of BRIGuna Digital's performance in the Central Java and DIY regions, which faces challenges in the form of increasing non-performing loan (NPL) ratios and low adoption of digital services by customers. The results of the SWOT analysis show that an aggressive strategy (Strength-Opportunity) is the right main approach, by maximizing internal strengths such as an extensive distribution network, complete payroll database, and professional marketers, to take advantage of external opportunities such as digitalization trends, regulatory support, and collaboration with partner institutions. Strategy recommendations include focusing on bona fide institutional customers, strengthening promotional collaboration, developing digital security systems, and educating non-digital customers, as well as optimizing data leads, adjusting the auto-debit system, and offering competitive interest rates.

Academically, this research suggests developing a dynamic capabilities-based strategy model in the face of digital disruption, as well as expanding the study to other regions to test the consistency of strategy implementation. Meanwhile, from a practical perspective, Bank BRI is advised to update the leads system and mapping of payroll-based work areas, strengthen customer digital literacy and technology training for internal human resources, and adjust the autodebit system based on the payday date to reduce arrears. In addition, promotional cooperation with strategic partners and providing incentives in the form of attractive interest rates and flexible tenors are also considered important to increase customer attractiveness and loyalty to BRIGuna Digital.

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