

# Innovative Strategies of Change Management in the Indonesian Banking Industry in an Election Year

*Innovative Strategies  
of Change  
Management*

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## **ABSTRACT**

*This research aims to analyze innovative change management strategies applied by the Indonesian banking industry in facing the challenges arising during election years. Through a qualitative approach and data collection from various primary and secondary sources, including interviews with bank representatives and analysis of public documents, this study explores the specific steps taken by Indonesian banks to adapt to the political and economic dynamics associated with elections. The findings indicate that Indonesian banks adopt diverse innovative strategies, including an increased focus on digital banking business, strengthening collaboration among banks, and accelerating digital transformation. Additionally, banks enhance risk management capacities, engage in economic and social development initiatives, and focus on sustainability and good corporate governance as part of their responses to the challenges encountered during election years. The implications of these findings are that Indonesian banks play a significant role in supporting national economic and financial stability as well as sustainable economic growth.*

**Keywords:** *Change Management, Banking Industry, Innovative Strategy, Election Year*

## **ABSTRAK**

*Penelitian ini bertujuan untuk menganalisis strategi inovatif manajemen perubahan yang diterapkan oleh industri perbankan Indonesia dalam menghadapi tantangan yang muncul selama tahun pemilihan umum (Pemilu). Melalui pendekatan kualitatif dan pengumpulan data dari berbagai sumber primer dan sekunder, termasuk wawancara dengan perwakilan bank dan analisis dokumen publik, penelitian ini mengeksplorasi langkah-langkah konkret yang diambil oleh bank - bank Indonesia dalam menyesuaikan diri dengan dinamika politik dan ekonomi yang terkait dengan Pemilu. Hasil penelitian menunjukkan bahwa bank - bank Indonesia mengadopsi beragam strategi inovatif, termasuk peningkatan fokus pada bisnis digital banking, penguatan kolaborasi antarbank, dan akselerasi transformasi digital. Selain itu, bank - bank juga meningkatkan kapasitas manajemen risiko, keterlibatan dalam pembangunan ekonomi dan sosial, serta fokus pada keberlanjutan dan tata kelola perusahaan yang baik sebagai bagian dari respons mereka terhadap tantangan yang dihadapi selama tahun politik. Implikasi temuan ini adalah bahwa bank - bank Indonesia memiliki peran yang signifikan dalam memainkan peran penting dalam mendukung stabilitas ekonomi dan keuangan nasional serta pertumbuhan ekonomi yang berkelanjutan.*

**Kata kunci:** *Manajemen Perubahan, Industri Perbankan, Strategi Inovatif, Tahun Pemilu*

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## **INTRODUCTION**

The Indonesian banking industry is facing increasingly complex and dynamic challenges, especially in facing the upcoming political year. Political years such as the 2024 general election year are often crucial moments that can affect various aspects of the economy, including the banking industry (Kumar, 2020). In facing uncertain political and economic dynamics, banks in Indonesia need to formulate innovative strategies in change management to ensure operational continuity and sustainable business growth. Bank Raya Indonesia Tbk (AGRO), one of the main players in the Indonesian banking industry, has established a robust strategy to face the challenges of uncertain political and economic conditions (Rahayu & Djumena, 2023). By prioritizing the development of the digital banking business, AGRO aims to maintain the company's liquidity by increasing savings and loan distribution. This strategy reflects an awareness of the importance of adapting to changes in the external environment, while still adhering to applicable banking principles. Meanwhile, PT Bank Mandiri (Persero) Tbk. (BMRI) also anticipates the dynamics of the political year by maintaining its excellent business performance. BMRI projects positive growth thanks to a proven business strategy that has generated significant net profit and consistent credit growth. By focusing on the wholesale segment, ecosystem-based growth, and strengthening low-cost funds, BMRI shows its confidence in facing global uncertainty and high interest rate trends (Burhan, 2023).

Not only conventional banks, digital banks such as Bank Neo Commerce (BBYB) also formulate innovative strategies in facing the political year. BBYB targets credit distribution growth of up to 20% - 25% in 2024 with a focus on expansion through the as a service business model (Burhan, 2023). This digital-based approach reflects the bank's response to changes in consumption patterns and customer preferences that are increasingly moving towards fast and efficient banking services. However, the challenges faced are not limited to domestic political dynamics. Banks also need to anticipate the impact of global economic uncertainty and various other macroeconomic factors. In facing this condition, banks such as Bank Commonwealth and Standard Chartered have adopted a careful investment strategy, focusing on portfolio diversification and more measurable risk management (Bank Commonwealth, 2023; Praditya, 2023). In the context of policy responses, Bank Indonesia (BI) also plays an important role in ensuring economic and financial stability. With a commitment to maintaining inflation stability through planned interest rate policy response calibration, BI plays a role as a guardian of the security and stability of the financial system amidst uncertain political and economic dynamics (Bank Indonesia, 2023).

The banking industry in Indonesia has demonstrated its readiness and resilience in facing various challenges, especially those that arise during political years. However, success in overcoming changes and managing the risks faced does not only depend on resilience alone, but also on the bank's ability to innovate and adapt quickly to a constantly changing environment. In this context, dynamic changes in the business environment force banks to continue to seek new ways to survive and thrive amidst uncertainty. Research conducted by Amini & Rahmani (2023), focuses on innovative strategies adopted by banks in Indonesia, especially in managing change in political years. Through this research, they aim to understand more deeply how banks implement effective strategies in dealing with political and economic pressures, and utilize these changes as opportunities for growth. The hope of this research is to provide in-depth insights for banking industry players, academics, and other related parties in managing change and risk. The results of this study are expected to be a reference for banks in formulating long-term strategies that are more adaptive, innovative, and responsive to various existing external challenges. In this way, banks can position themselves more strongly to face future challenges, and contribute to the stability and growth of the banking industry as a whole.

## **LITERATURE REVIEW**

In the banking industry, change management and organizational culture are crucial aspects in maintaining the sustainability and success of the company, especially in facing challenges from a dynamic external environment, such as political years (Errida & Lotfi, 2021; Basuki, 2023; Tahir et al., 2023). Along with digital transformation and rapid market developments, banks in Indonesia continue to strive to integrate innovation into their change management strategies, while maintaining a strong organizational culture (Qothrunnada et al., 2023). One of the relevant theories in the context of change management is Lewin's Theory of Change. According to this theory, change in an organization involves three main stages: unfreezing, changing, and refreezing (Burnes, 2020; Mellita & Elpanso, 2020). The unfreezing stage involves changing old mindsets and behaviors, the changing stage is the implementation of the desired change, while the refreezing stage is strengthening new changes to become new habits. In the banking industry, the application of Lewin's Theory of Change can help banks to manage change more effectively, especially when facing external challenges such as political years, where rapid adaptation to environmental changes is the key to success (Adda et al., 2019; Wulandari et al., 2020).

In addition to Lewin's Theory of Change, Kotter's Model for Organizational Transformation also has high relevance in the context of the banking industry (Samosir & Jayadi, 2023). This model offers a structured framework for managing transformation, consisting of eight steps ranging from creating urgency to ensuring change is maintained (Kerrigan, 2021). In the banking industry, where speed and adaptation are key in dealing with political and economic changes, the application of the Kotter Model can help banks identify and overcome barriers to adopting change, as well as ensuring the sustainability and success of their innovative strategies (Altamony et al., 2016). In addition to theories on change management, understanding organizational culture is also key in the context of the banking industry. Organizational culture includes the values, beliefs, norms, and behaviors that are accepted and shared by members of the organization (Stefano et al., 2019; Kalemci et al., 2019; Rizani et al., 2022). In a banking industry based on trust and long-term relationships with customers, a strong and adaptive organizational culture is essential to creating an inclusive, collaborative, and innovative work environment. Therefore, understanding how organizational culture can influence the process of change and innovation is key to designing effective change management strategies in Indonesian banks (Sopiah et al., 2021; Bagis et al., 2021).

In facing a political year, banks in Indonesia must be able to implement the right innovative strategies to remain competitive and relevant in a dynamic market. Theories and concepts of change management, including the importance of an adaptive organizational culture, are an important foundation in this process. With a deep understanding of change management, banks can be better prepared to respond to the dynamics of the external environment, such as changes in government policy or economic conditions that may occur during a political year. Research by Julia & Masyruroh (2022), shows that effective change management steps can help banks overcome these challenges. An adaptive organizational culture also plays an important role in the successful implementation of innovative strategies. Banks that have a flexible organizational culture and are open to change tend to be better able to survive and thrive, especially when they have to adjust their strategies according to changing situations. In the context of this study, an understanding of these theories will help in analyzing how banks in Indonesia adopt change management to improve their business performance and sustainability. The impact of implementing this strategy can be seen not only in short-term performance, but also in long-term business continuity. Therefore, this research is important to further understand how banks in Indonesia can continue to innovate and survive in the face of challenges from political dynamics and unexpected economic changes in the future.

## **METHODS**

This study uses a qualitative approach with secondary data from news sources and official reports relevant to the banking industry in Indonesia (Fathoni, 2006). The focus is on innovative change management strategies implemented by banks in facing the challenges of the political year. A qualitative approach was chosen to provide an in-depth understanding of complex phenomena such as change management and organizational culture in the banking sector. The research data were taken from news articles, industry reports, company publications, and official sources related to bank performance and strategies in Indonesia. Primary sources include news, company reports, and industry research, which will be accessed through online searches and public documents. The researcher collects information related to the change management strategies implemented by banks, the concrete steps taken, and their impact on company performance. The collected data will be analyzed systematically to identify patterns, trends, and important findings regarding change management strategies in the banking industry. Content analysis techniques are used to identify themes and patterns in the data. Quality control measures are applied, such as verification of data sources and comparison of findings with relevant literature, to ensure validity and reliability. The results of the analysis will be evaluated to find key findings, practical implications, and research contributions to the understanding of innovative strategies in Indonesian banking. Conclusions are drawn from a comprehensive analysis of the collected data.

## **RESULTS**

In this study, the results and discussion will be compiled based on data analysis related to innovative change management strategies adopted by banks in Indonesia in facing the challenges of the political year. In facing the challenges of the political year, banks in Indonesia have adopted a digital banking business development strategy as one of the main approaches. Banks such as Bank Raya Indonesia Tbk (AGRO) and Bank Mandiri (Persero) Tbk. (BMRI) have increased their investment in information and communication technology infrastructure to expand the reach of online banking services (Burhan, 2023; Rahayu & Djumena, 2023). By increasing corporate liquidity through digital savings and loans, these banks aim to increase the accessibility of financial services for their customers, especially in the midst of dynamic political conditions. In addition, banks in Indonesia also prioritize the development of low-cost funds as part of their change management strategy. By increasing customer transactions and focusing on increasing the Current Account Saving Account (CASA) ratio, banks such as Bank Raya Indonesia Tbk (AGRO) and Bank Mandiri (Persero) Tbk. (BMRI) aims to reduce dependence on high-cost funds and increase profit margins (Burhan, 2023; Rahayu & Djumena, 2023). These steps are important to maintain the financial stability of banks and increase their competitiveness in an increasingly competitive market.

Other findings highlight the increasing collaboration and innovation of digital products in response to the political year and changes in the economic climate. Banks such as Bank Mandiri (Persero) Tbk. (BMRI) and Bank Standard Chartered have leveraged digital ecosystems and strategic partnerships to increase market penetration and expand the reach of their products and services (Burhan, 2023; Praditya, 2023). Such collaborations enable banks to produce more innovative and tailored financial solutions to customer needs amidst increasingly digital consumer behavior changes. The importance of risk management and compliance cannot be ignored in the context of change management strategies of banks in Indonesia. Banks such as Bank Central Asia Tbk. (BCA) and PT Bank Negara Indonesia (Persero) Tbk (BBNI) have prioritized regulatory compliance and transaction monitoring to mitigate risks related to suspicious transactions and elections (Burhan, 2023; Safitri, 2023). Effective risk management is key to building customer trust and maintaining a company's reputation, especially amid high political and economic uncertainty.

The change management strategies of banks in Indonesia also emphasize the importance of communication and stakeholder engagement. Banks such as Bank Central

Asia Tbk. (BCA) and Bank Mandiri (Persero) Tbk. (BMRI) are active in organizing communication events such as "Smart Talks" to manage investor concerns, convey positive messages about business conditions, and build strong relationships with key stakeholders (Burhan, 2023). Effective communication is key to ensuring a clear understanding of the bank's vision and strategy and gaining support from various stakeholders. The implementation of technology and digital transformation is an important aspect in facing the challenges of the political year in the banking industry. Banks such as Bank Mandiri (Persero) Tbk. (BMRI) and Bank Negara Indonesia (Persero) Tbk (BBNI) have allocated significant investments in the development of information and communication technology infrastructure (Burhan, 2023; Safitri, 2023). They have launched various digital initiatives, including mobile banking applications, internet banking services, and e-commerce platforms to improve accessibility and convenience for their customers. In addition, banks have also adopted artificial intelligence and data analytics technologies to increase operational efficiency, improve customer experience, and identify new business opportunities. Through this digital transformation, banks can strengthen their competitiveness in an increasingly competitive market and position themselves as pioneers of innovation in the banking industry.

Increasing community involvement is an important strategy in strengthening the relationship between banks and their surrounding communities. Banks such as Bank Raya Indonesia Tbk (AGRO) and Bank Pembangunan Daerah Jawa Timur Tbk (BJTM) have been active in organizing corporate social responsibility (CSR) programs aimed at improving community welfare (Putri, 2023; Rahayu & Djumena, 2023). They have provided financial and technical support for local MSMEs, organized entrepreneurship training, and initiated social infrastructure development projects. Through this involvement, banks not only provide direct benefits to the communities they serve but also build a positive image as agents of change that care about social and economic development. Sustainability and corporate governance are the main focus in maintaining sustainable growth and ensuring the fulfillment of social and environmental responsibilities. Banks such as Bank Negara Indonesia (Persero) Tbk (BBNI) and Bank Pembangunan Daerah Jawa Timur Tbk (BJTM) have integrated sustainability principles into their business strategies, including in investment decision making and risk management. They have launched various sustainability initiatives, such as greening programs, energy saving, and waste reduction, to reduce the negative impact of their operations on the environment (Safitri, 2023; Putri, 2023). In addition, banks have also increased their transparency and accountability through the implementation of good corporate governance practices, including in terms of financial information disclosure and sustainability reporting. Thus, these banks can build customer and investor trust, and make a greater contribution to sustainable development.

In facing the challenges of the political year, banking in Indonesia has implemented various strategic steps to maintain competitiveness and ensure sustainable growth. One important step is industry collaboration, where banks work together to create mutually beneficial solutions and strengthen the stability of the financial sector. In addition, product innovation continues to be carried out to meet the increasingly diverse needs of customers and adapt to changing market trends. Effective risk management is also a major focus, given the uncertainty faced in a dynamic business environment. Digital transformation is also one of the keys to banking success in this era. By utilizing technology, banks are able to increase operational efficiency, improve services, and provide a better experience for customers. Open communication with stakeholders, both internal and external, helps maintain trust and transparency in banking operations. Banks also pay attention to sustainability aspects, by integrating environmentally friendly practices and social responsibility into their activities, as well as promoting community involvement in supporting economic development. In terms of corporate governance, banks are committed to running operations with good and ethical standards, so that they are able to overcome challenges in a sustainable manner. By adopting an adaptive and responsive approach, banking in Indonesia can face complex political and economic

challenges, and contribute significantly to national economic growth and sustainable development.

## CONCLUSION

The Indonesian banking industry has demonstrated its readiness to face challenges that may arise in the political year of 2024. Several important strategies have been identified. First, interbank collaboration and industry synergy are key to addressing systemic risks and creating a stable business environment. This coordination allows banks to strengthen the overall position of the industry. Product and service innovation are key factors in maintaining the competitiveness and relevance of banks amidst political and economic uncertainty. By offering solutions that suit customer needs and utilizing technology, banks can expand their markets and strengthen relationships with customers. Effective risk management and open communication are essential to maintaining stability and public trust. By managing risk appropriately, banks can minimize losses and maintain stable operations. Digital transformation is a key driver of operational efficiency and improved customer experience. Banks that are able to adopt technology will have an advantage in an increasingly digital market. Fifth, social involvement through support for MSMEs and community programs helps strengthen banks' relationships with the community. Finally, the principles of sustainability and good corporate governance are important foundations for maintaining sustainable growth and having a positive impact on society and the environment.

Based on the findings of this study, there are several suggestions for the Indonesian banking industry in facing the political year and potential challenges. First, banks need to strengthen collaboration between each other and with related institutions to share information, identify risks, and find joint solutions. Second, the focus on product and service innovation must be increased, especially to deal with changes in consumer behavior and market trends, including through the development of digital solutions and improving customer experience. Third, improving risk management is essential to deal with changing market and political conditions, by identifying and measuring risks and implementing effective mitigation strategies. Fourth, accelerating digital transformation needs to be prioritized through investment in technologies such as artificial intelligence and blockchain to improve efficiency and customer satisfaction. Fifth, banks must actively support economic and social development through MSME financing, education programs, and infrastructure development. Finally, a focus on sustainability and good corporate governance must be an integral part of business strategy. By integrating sustainability principles and complying with governance standards, banks can strengthen their reputation as responsible agents of change. By implementing these steps, the Indonesian banking industry is expected to face the political year more adaptively and make a positive contribution to economic growth and public welfare.

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