### *ABSTRACT*

*The performance of the banking sector has gone through several distinct phases, each marked by different challenges—namely, the pre-pandemic, pandemic, and post-pandemic periods. Each phase required tailored strategies to ensure sustained profitability. This qualitative study aims to explore the dynamic strategies of liquidity management in banking, particularly in maintaining and increasing low-cost funds (Current Account and Savings Account/CASA), by examining strategic responses across these three timeframes. The research employs in-depth interviews with two key informants who hold strategic decision-making authority within the bank.*

*The findings reveal that CASA plays a central role in maintaining cost-of-fund efficiency and supporting overall bank profitability. In the pre-pandemic phase, strategies were focused on massive customer acquisition to broaden the deposit base. During the pandemic, a surge in savings was addressed by strengthening digital transaction infrastructure to retain customer loyalty and ensure the smooth flow of funds. In the post-pandemic phase, the strategy shifted to a more selective approach, targeting specific business segments and deepening transaction engagement with existing customers through ecosystem-based services, including EDC (Electronic Data Capture), QRIS, and digital platforms.*

*This study highlights the importance of adaptive strategic management in response to external changes and evolving customer behavior. It also demonstrates that effective CASA management has both direct and indirect impacts on banking profitability. Compared to previous research with a more static perspective, this study offers a more comprehensive contextual understanding of strategic liquidity management in the banking sector.*

***Keywords: Strategy, Efficiency, Banking Profitability***