

ABSTRACT

As a bank that has adopted customer centricity as a corporate value, Bank BRI implements this strategy in both Customer Relationship Management (CRM) and Organizational Development (OD). However, BRI faces challenges in low-cost fund growth (CASA), with slower growth and declining market share compared to the industry. This study aims to identify best practices for implementing customer centricity to improve service quality and financial performance, analyze implementation barriers, and develop measurement models for strategy success. Using a qualitative case study approach, structured interviews were conducted with BRI executives and selected customers. Findings show that while the strategy improved customer satisfaction and loyalty, it failed to enhance competitive advantage due to weak CRM system integration and organizational limitations. Improvements are needed in customer journey personalization, interdepartmental collaboration, and internalization of customer-centric culture.

Keywords: Customer Centricity, Customer Relationship Management, Organizational Development, CASA Growth

