

ABSTRACT

Digital transformation has reshaped the paradigm of banking services in Indonesia, driving banks to introduce innovations that address increasingly complex customer needs. This study aims to analyze the digital strategy innovations of Bank Rakyat Indonesia (BRI) through the BRImo application in enhancing user satisfaction with a customer-oriented service approach. A qualitative method was employed, utilizing Focus Group Discussions (FGD) and in-depth interviews with six informants from diverse professional backgrounds. Secondary data, such as BRImo performance reports, were also used to strengthen the analysis.

The findings indicate that BRImo provides ease and convenience in daily banking transactions through simplified registration processes, a user-friendly interface design, and multi-layered security systems. Innovative features such as e-wallet integration, QRIS, investment management, and digital cash flow records enrich user experience and encourage loyalty. BRI's responsiveness in addressing customer feedback plays an important role in maintaining service relevance. On the other hand, the study also identifies limitations, including the need for improved network stability and more adaptive features for specific user segments. Theoretically, this research reinforces the concepts of customer satisfaction, technological innovation, digital strategy, and customer-oriented services in the context of digital banking. Practically, the results provide recommendations for BRI to continue developing innovations and responsive services in BRImo as a strategy to build competitive advantage in the era of digital banking.

Keywords: *Digital Strategy, Technological Innovation, User Satisfaction, Customer-Oriented Service, BRImo*

