

ABSTRACT

This study aims to analyze branch performance management strategies in enhancing the productivity and transaction volume of Electronic Data Capture (EDC) at PT Bank Rakyat Indonesia. The research focuses on a deep understanding of managerial practices, technical and operational challenges, as well as the role of human resources across different geographic contexts namely urban, suburban, and rural areas. A qualitative approach with a case study method was employed. Data were collected through in-depth interviews with 18 informants, including branch managers, operational staff, and EDC-using merchants in three representative regions. The results indicate that branch performance management is highly influenced by the alignment of strategies with local conditions. In urban areas, strategies focus on optimizing transaction volume and digital system integration; in suburban areas, the emphasis lies on merchant education and expanding EDC acceptance; while in rural areas, the main challenges involve limited infrastructure and low technological literacy. Internal factors such as staff training, incentives, and adaptive work culture play a crucial role, whereas external factors including network support, customer characteristics, and local policies shape the dynamics of EDC utilization. This research contributes theoretically by expanding the understanding of context-based performance management and offers strategic recommendations for banking institutions in formulating more effective EDC management policies. Practical implications are also addressed for decision-makers at both branch and central levels in designing interventions tailored to regional operational needs.

Keywords: *Electronic Data Capture (EDC), branch performance management, productivity, banking, contextual strategy.*

