

ABSTRACT

The growing number of High Net-Worth Individuals (HNWI) in Indonesia requires the banking sector to provide increasingly complex and personalized wealth management services. This study aims to explore in depth the experiences and challenges faced by private bankers at Bank BRI in delivering personal services to HNWI clients.

This study employs a qualitative method with a phenomenological approach. Data were collected through in-depth interviews with eight private bankers working at the BRI Private Signature unit. Thematic analysis was used to identify the essence of the participants' experiences.

The results identified four main themes: (1) technology infrastructure gaps impacting service reliability, (2) the "human touch" strategy as compensation for system limitations, (3) double workload and high operational pressure, and (4) professional internalization. The findings indicate that limitations in non-real-time technological systems force private bankers to rely heavily on interpersonal relationships and manual processes to maintain client trust. Additionally, the demands for 24-hour service availability and strict business targets affect the bankers' work-life balance. This study recommends the need for strengthening interpersonal competencies and reviewing workloads, as well as enhancing technological system support to optimize private banking services at Bank BRI.

Keywords: *Private Banker, HNWI, Bank BRI, Phenomenology, Service Quality, Human Touch.*