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Digital transformation changes banking services and requires corresponding changes in human resource roles. Bank Rakyat Indonesia transformed the Account Officer (AO) role into the Relationship Manager (RM) role so that employees not only manage credit but also build long-term relationships, understand customer needs, and provide data-driven financial solutions. However, some RMs have not used BRISPOT optimally and continue to apply credit-oriented work patterns. This study aims to understand RMs' experiences in undergoing role transformation, using BRISPOT and digital technology, adjusting their work practices and customer relationships, and supporting branch performance and BRI's competitiveness.

This study employed a phenomenological qualitative approach. Data were collected through semi-structured in-depth interviews with 15 purposively selected informants from BRI branches and sub-branches in the Palembang area. Data analysis involved reading the transcripts, identifying significant statements, grouping meaning units, developing themes, and deriving the essence of the participants' experiences. Triangulation and member checking strengthened data trustworthiness.

The findings show that the transformation from AO to RM expands responsibilities to include customer relationships, funding, transactions, business ecosystems, and comprehensive customer needs. BRISPOT supports data access, portfolio monitoring, pipeline development, and faster service, although system constraints and varying digital capabilities limit its benefits. The transformation also encourages collaborative work, customer-oriented service, and improved branch performance. The study concludes that BRI's competitive advantage arises from the integration of RM competencies, customer relationships, reliable technology, interunit collaboration, and continuous coaching and mentoring. These findings imply the need for standardized RM roles, needs-based training, BRISPOT improvement, and performance evaluation that incorporates the quality of customer relationships.

Keywords: role transformation; Relationship Manager; BRISPOT; digital banking; competitive advantage.

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