ABSTRACT

This study aims to analyze the forms of organizational change and their role in driving credit growth in the Commercial Banking Directorate of PT Bank Rakyat Indonesia (Persero) Tbk. The study employed a qualitative phenomenological approach to understand how organizational change was experienced and interpreted by actors involved in business and credit management. Data were collected through semi-structured in-depth interviews with 13 purposively selected informants from the Commercial & SME Business Solution Group, Small & Medium Business Group, and Commercial Business Group, supported by non-participant observation and documentation. Data validity was strengthened through triangulation, while analysis followed the interactive qualitative model of data reduction, data display, and conclusion drawing and verification. The findings show that organizational change does not affect credit growth directly, but through changes in the way the organization conducts its business. Changes in structure and segmentation create more specific functions and authorities and are translated into business processes, credit strategies, pipeline management, monitoring, digitalization, risk management, leadership and human resource readiness, as well as KPI adjustments and accountability. The pattern of growth also differs across segments: Small emphasizes selectivity and credit quality, Medium emphasizes specialization and more focused pipeline development and expansion, while Commercial emphasizes faster processes and more aggressive growth. Overall, organizational change supports more focused and selective credit growth when it is accompanied by effective coordination, capable human resources, appropriate digital support, and prudent risk control.

Keywords: Business Process, Commercial Banking, Credit Growth, Credit Risk, Organizational Change, Phenomenology

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