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Adoption of New BRI Care: A Review Based on Theoretical Frameworks Analysis

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Abstract

The adoption of internal digital platforms has become increasingly essential amid the rapid digital transformation in the banking sector. However, many innovations fail due to low user acceptance, especially when employee readiness and organizational capacity are overlooked. In response to this challenge, this study investigates the key factors influencing the adoption of the new BRI Care application, a customer handling management system developed by PT Bank Rakyat Indonesia (Persero) Tbk. Despite the platform's potential to streamline complaint resolution, empirical research on internal user adoption remains limited. Addressing this gap, the study employs a literature review methodology grounded in the Technology Acceptance Model, Unified Theory of Acceptance and Use of Technology, and Diffusion of Innovation frameworks. The synthesis reveals that perceived usefulness and perceived ease of use are consistent predictors of adoption intention. Additionally, organizational support, user training, and system usability emerge as enabling factors, while positive user experience and effective complaint resolution reinforce sustained use. The findings offer strategic insight for aligning digital tools with user needs, ultimately enhancing service quality and operational efficiency.

Keywords

Customer Handling Management, Ease of Use, Technology Adoption, Service Quality.

1. Introduction

The rapid advancement of digital technology has significantly transformed the global banking industry, pushing financial institutions toward innovative service delivery and operational efficiency. According to Yuan et al. (2016), more than 70% of banks worldwide have invested heavily in digital transformation initiatives, ranging from mobile banking and digital payment systems to technology-driven customer service enhancements. In Indonesia, the digital shift in banking is bolstered by high internet penetration and increasing smartphone adoption. As reported by We Are Social (2023), over 73% of Indonesians are active internet users, with 68% utilizing mobile devices for accessing financial services. This evolution has fostered the need for robust digital systems such as Customer Handling Management (CHM) platforms that support fast, accurate, and personalized responses to customer complaints (Lee & Lee, 2020; Nguyen et al., 2021; Kalyani & Mondal, 2024).

Responding to this demand, PT Bank Rakyat Indonesia (Persero) Tbk (BRI) Indonesia's leading state-owned bank—launched "New BRI Care" in 2024. This omni-channel CHM platform is designed to enhance service responsiveness by integrating data, automating workflows, and facilitating real-time complaint tracking. The system builds on BRI's earlier success with BRImo, a mobile banking app, and aligns with the company's broader digital transformation strategy (Gholami et al., 2022; Wendi, 2023; Hussain et al., 2024). However, despite the platform's promising features, the implementation has not yielded consistent outcomes. Based on BRI (2024) internal Customer Satisfaction Survey, persistent complaints remain regarding long queues, ATM outages, and limited-service access, suggesting that the adoption of New BRI Care among internal users may be suboptimal. This gap between the platform's capabilities and user experience presents serious concerns. Internal users—such as frontliners and customer service staff may struggle with usability, familiarity, or lack of support. Prior studies highlight that even well-designed systems can fail without adequate user acceptance (Yuan et al., 2016; Rahi et al., 2021; Yeye & Egbunike, 2023). Thus, examining behavioral and organizational factors influencing adoption is crucial, especially in public banks with varying levels of digital readiness (Gunawan & Purnama, 2021; Wasala & Kaluarachchi, 2021).

The study adopts the Technology Acceptance Model (TAM) by Davis (1989) and the Unified Theory of Acceptance and Use of Technology (UTAUT) by Venkatesh et al. (2003). TAM emphasizes perceived usefulness and ease of use, while UTAUT adds social influence and facilitating conditions as key determinants. These models are well-supported in banking and digital service research by Ajimon and Kumar (2013), Al-Madadha et al. (2022) and Sharma (2019), but their use in internal digital adoption within Indonesian state-owned banks like BRI remains underexplored. Moreover, studies such as those by Shah et al. (2019) and Kesharwani and Bisht (2021) highlight that factor such as digital infrastructure, user training, and organizational support critically mediate adoption outcomes. Still, the integration of customer satisfaction as a feedback loop to assess the effectiveness of internal systems like New BRI Care is often overlooked. This omission presents a gap in the literature that this study aims to address by incorporating satisfaction data into the evaluation of adoption behavior (Hassan et al., 2020; Nguyen et al., 2021; Ali et al., 2025).

To address these gaps, this study adopts a structured literature review methodology as recommended by Kitchenham and Charters (2007) and Creswell and Creswell (2018). Through a synthesis of empirical studies, this study examines how perceived usefulness, ease of use, social influence, facilitating conditions, and customer satisfaction influence BRI employees' intention and behavior in adopting the New BRI Care platform. The purpose of this study is to examine the influence of perceived usefulness, ease of use, social influence, facilitating conditions, and

customer satisfaction on BRI employees' intention and behavior in adopting the New BRI Care platform. In short, this study offers theoretical and practical contributions. Theoretically, this study broadens the understanding of technology adoption models by contextualizing them in public banking institutions in Indonesia. Practically, this study informs policymakers and the digital transformation team at BRI about the main drivers and barriers to internal system adoption, which ultimately supports improved customer service quality through better technology utilization.

2. Literature Review

2.1. Application of New BRI Care PT Bank Rakyat Indonesia (Persero) Tbk

As a pioneer of digital transformation in the Indonesian banking sector, PT Bank Rakyat Indonesia (Persero) Tbk (BRI) continues to develop various digital service innovations to improve customer satisfaction and financial inclusion. One of these innovations is the BRI Credit Card Mobile Application which facilitates access and management of credit cards via mobile devices (BRI, 2024). In addition, the Ceria digital lending platform—developed in collaboration with Infosys Finacle enables a fully bold loan application process, including automated credit assessment, e-KYC, and digital signature, with approvals that can be obtained in minutes. This platform is designed to meet the needs of the millennial generation who prioritize speed and convenience (Gunawan & Purnama, 2021; Nguyen et al., 2021; Kakar et al., 2024).

In terms of transaction security, BRI also launched the Qlola Soft Token application as a form of two-factor authentication, replacing physical token devices and accelerating the transaction approval process on the Cash Management system (BRI, 2024). All of these initiatives are in line with BRI's "Three S" strategy go Small, Go Short, Go Swifter to accelerate digital microfinance, especially to areas that have not been reached by banking services (Wendi, 2023). The success of implementing these services is greatly influenced by the perception of usefulness and ease of use as emphasized in the TAM and UTAUT frameworks (Davis, 1989; Venkatesh et al., 2003; Ajimon & Kumar, 2013). Research shows that the adoption of banking technology also depends on digital infrastructure, social influence, and supporting conditions (Shah et al., 2019; Kwateng et al., 2019; Sharma, 2019).

2.2 Diffusion of Innovation Theory

The Diffusion of Innovation (DOI) theory, introduced by Rogers (1962), describes the process by which new technologies, ideas, or practices are adopted within a society. According to this theory, individuals fall into five categories innovators, early adopters, early majority, late majority, and laggards depending on how quickly they accept new innovations. Adoption occurs through a communication process, where information is shared through different channels and social networks. People assess the innovation's advantages and how well it fits with their current habits before deciding to adopt it. The speed at which innovations are adopted is influenced by several key factors, including their perceived benefits, level of complexity, ease of experimentation, and visibility to others. In today's digital era, online platforms have accelerated this adoption process by reshaping how new technologies spread (Zhou et al., 2020; Abilash & Siju, 2021). Social media and digital communities now play a major role, as peer influence and recommendations have become powerful drivers. Moreover, mobile apps and online services often leverage influencer marketing strategies to encourage adoption, a tactic proven to enhance the rate at which innovations diffuse (Song & Lee, 2021; Ravhudzulo & Eresia-Eke, 2024).

DOI remains a robust framework for understanding innovation adoption across various sectors. While initially applied to agricultural practices, its relevance has extended to fields such as healthcare, technology, and social behaviors. The evolving

nature of digital communication tools continues to shape diffusion processes, making it an important area of research for understanding market trends and consumer behavior (Kurt, 2019; Hernández-Tamurejo et al., 2024).

2.3. Technology Acceptance Model

The Technology Acceptance Model (TAM) developed by Davis in 1989 is a development of the Theory of Reasoned Action (TRA), highlighting the main factors that influence user acceptance of information technology systems. TAM examines how individuals assess, understand, and respond to the presence of new technologies, emphasizing the psychological and social aspects that influence adoption behavior. The two main perceptions that are the focus of this model are perceptions of usefulness (PU) and perceptions of ease of use (PEOU), which are considered to be the main determinants in shaping users' desire to adopt technology (Merian et al., 2022; Wicaksono, 2022). When examining the rollout of BRI's latest mobile banking application, its adoption process aligns with the five stages outlined in Rogers' diffusion of innovation theory namely, knowledge, persuasion, decision, implementation, and confirmation (Yulianto et al., 2020). Tech-oriented users, such as innovators and early adopters, tend to be the first to engage with platforms like the New BRI Care app. Adoption is further encouraged by perceived benefits such as user-friendliness and enhanced security, as well as how well the app aligns with users' existing digital routines (Gunawan & Purnama, 2021).

TAM's emphasis on user perception whether an application is considered useful and easy to use is an important aspect in understanding the internal adoption process, especially among BRI employees such as customer service staff (Haryanto et al., 2023). By measuring perceptions of usefulness and ease of use, this study aims to evaluate the level of adoption and identify barriers to implementation. In this context, TAM is used as the main analytical tool to assess how BRI employees' perceptions and responses to the implementation of the New BRI Care system are formed.

2.4. Unified Theory of Acceptance and Use of Technology (UTAUT)

The Unified Theory of Acceptance and Use of Technology (UTAUT), proposed by Venkatesh et al. (2003), offers a comprehensive framework for analyzing user behavior regarding the adoption of information systems by synthesizing elements from multiple earlier models, including TAM and the Theory of Planned Behavior. UTAUT identifies four central constructs performance expectancy, effort expectancy, social influence, and facilitating conditions as essential predictors of behavioral intention and system use. These variables are particularly relevant in organizational contexts like banking, where internal and external environments interact to shape adoption decisions (Ajimon & Kumar, 2013; Sharma, 2019). In the context of PT Bank Rakyat Indonesia (Persero) Tbk's New BRI Care application, the model underscores that internal users' perceptions of the system's benefits (performance expectancy) and ease of interaction (effort expectancy) are critical for successful adoption (Veeck et al., 2010; Gunawan & Purnama, 2021). Moreover, encouragement from peers, supervisors, or digital communities significantly influences individual attitudes, especially in technology-driven work environments (Kwateng et al., 2019; Rahi et al., 2021). Social influence, thus, plays a vital role in determining the extent of user engagement.

Additionally, enabling infrastructure and support, such as system training and technical resources, constitute facilitating conditions that ease adoption (Shah et al., 2019; Hassan et al., 2020). Compared to TAM, UTAUT provides a more nuanced approach by combining personal, social, and structural dimensions, making it highly

suitable for assessing digital integration in complex, hierarchical institutions like BRI (Lee & Lee, 2020; Al-Madadha et al., 2022).

2.5. Customer Handling Management

Customer Handling Management (CHM) refers to the strategies and systems used by organizations to manage customer interactions, aiming to enhance satisfaction, loyalty, and retention. In the case of BRI's new mobile app, CHM is central to understanding user adoption, particularly regarding how complaints, feedback, and queries are managed. According to Kotler and Keller (2016), effective complaint resolution is critical to retaining customers. Features like chatbots and integrated FAQs can directly address user concerns, reducing adoption resistance. Proactive support, including timely and personalized assistance, further boosts user trust and encourages continued usage. Moreover, leveraging customer data analytics enables BRI to adjust app features based on user behavior and preferences, aligning with rising expectations for instant, customized services (Kesharwani & Bisht, 2021; Heidig et al., 2025). However, CHM effectiveness is not solely a matter of interface quality but also its fit within existing employee workflows and organizational norms.

In this study, CHM functions both as a contextual element and as an outcome measure that reflects how successfully New BRI Care improves operational efficiency and customer experience. By integrating frameworks like Diffusion of Innovation (DOI), Technology Acceptance Model (TAM), Unified Theory of Acceptance and Use of Technology (UTAUT), and CHM, the research builds a comprehensive approach. DOI addresses adoption phases, TAM and UTAUT explore behavioral and organizational drivers, while CHM emphasizes practical service outcomes. This synthesis allows for a deeper understanding of not just employee intention to use the app but also how its implementation influences service delivery within a complex, hierarchical institution like BRI.

3. Methods

This study employs a qualitative literature review approach to explore the key determinants influencing the adoption of the New BRI Care application within PT Bank Rakyat Indonesia (Persero) Tbk. The method was chosen to systematically synthesize existing empirical and theoretical insights while contextualizing them within the framework of internal digital transformation in Indonesian state-owned banks. Drawing upon the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT), the review centers on constructs such as perceived usefulness, perceived ease of use, social influence, facilitating conditions, and customer satisfaction as explanatory variables of adoption behavior. To ensure methodological rigor, this study follows established guidelines for conducting systematic literature reviews in social and behavioral sciences. Literature was sourced from databases such as Scopus, ScienceDirect, JSTOR, Emerald, and Google Scholar, using keywords including "TAM banking," "UTAUT technology adoption," "customer handling management," "digital banking Indonesia," and "BRI digital transformation." The initial search identified more than 150 articles published between 2010 and 2024. After applying inclusion criteria peer-reviewed articles, studies focusing on banking and technology acceptance, and relevance to internal user behavior in organizational settings a total of 42 articles were selected for full-text review. Studies were excluded if they lacked empirical evidence, were not written in English or Indonesian, or focused solely on customer (external user) adoption.

Thematic synthesis was used to code and analyze the literature. Recurring themes were identified across multiple studies, including usability challenges, organizational support, digital infrastructure, and feedback mechanisms involving

customer satisfaction. Quality assessment was conducted using a modified version of a standard appraisal checklist to ensure that the selected literature provided valid and reliable findings. Internal documentation such as customer satisfaction surveys from the organization was also used to triangulate academic findings with practical implementation data. This review not only provides theoretical insights into technology adoption frameworks but also captures overlooked organizational dynamics, including employee readiness and the role of complaint resolution systems such as Customer Handling Management (CHM). By integrating customer satisfaction as both an outcome and a feedback tool, the review addresses a critical gap in the current literature, which often overlooks the importance of continuous user feedback in evaluating internal system effectiveness. This methodologically structured approach allows for the identification of both enabling and inhibiting factors in the adoption of the New BRI Care system. The findings aim to support BRI's ongoing digital transformation by aligning system design and features with employee needs, institutional culture, and service delivery expectations. This approach is particularly important in the context of public banking institutions, where varying levels of digital readiness can significantly influence the success of technology-driven initiatives.

4. Results

This section explores four primary themes emerging from the literature that impact the adoption of the New BRI Care application: perceived usefulness, perceived ease of use, social influence, and facilitating conditions. These themes originate from fundamental elements of the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT), and are examined within the context of PT Bank Rakyat Indonesia (Persero) Tbk's (BRI) operational environment and its ongoing digital transformation. Perceived usefulness (PU) plays a central role in shaping user attitudes and intentions towards adopting new technologies in an organizational environment. In the context of implementing New BRI Care at PT Bank Rakyat Indonesia (Persero) Tbk, perceptions of system usefulness are the main indicator that determines whether employees will integrate the application into their daily work. PU not only reflects how much the system is considered capable of improving performance, but also serves as an initial benchmark for the success of technology integration into existing workflows.

The study findings show that high PU is directly correlated with increased behavioral intentions to use the system, especially when employees see real efficiency in terms of speed of complaint resolution, accuracy of response, and ease of documenting and following up on customer cases. In this case, PU acts as a bridge between user expectations of system performance and operational realities in the field. However, although technically New BRI Care is designed as an omni-channel platform that is able to respond to complaints in real-time, a number of challenges are still found that indicate a gap between the potential of the system and the perception of benefits by internal users. Issues such as slow complaint resolution times, long queues, and complaints that have not been fully resolved indicate that users have not fully felt the positive impact of the system on their work productivity.

This condition indicates the potential for cognitive or operational barriers that prevent the creation of optimal usability perceptions. If users feel that the system does not provide direct benefits to their workload, they tend to maintain the old way of working that is considered more familiar, even though it is not as efficient as the new system. This not only slows down the technology adoption process, but also threatens the effectiveness of the digital investment that has been made by the organization. Thus, strengthening the perception of usability must be a strategic priority in the training, socialization, and evaluation process of the New BRI Care system. Training programs that emphasize direct demonstrations of the benefits of

the system, providing successful case studies, and integrating user feedback on a regular basis can improve the perception of usability. This effort is important so that New BRI Care is not only accepted administratively, but also actively used as part of the daily work process across all BRI service lines.

Perceived Ease of Use (PEOU) is one of the main components that determines whether a digital system will be accepted and actively used by its users. PEOU refers to the extent to which someone feels that using a system can be done without significant difficulty. In the context of a large organization like BRI, differences in digital literacy levels between employee's place ease of use as a critical factor that cannot be ignored. When a system is considered complicated or unintuitive, user resistance is almost certain, even though the system has great potential benefits. BRI employees come from diverse backgrounds of age, position, and work location. These differences affect the perception of ease of technology. Employees who are accustomed to manual systems or who are not yet accustomed to digital devices tend to experience obstacles in operating new systems such as New BRI Care. Although the application interface is designed to be responsive, the reality in the field shows that many users still find it difficult to understand the functions and navigation flow of the system, especially for those who have previously used conventional complaint handling systems.

Psychologically, PEOU also contributes to the formation of perceptions of the usefulness of the system. When users feel that the system is easy to use, they are more open to exploring and maximizing its functions, thereby strengthening the belief that the system is indeed useful. On the other hand, when the system feels confusing, then confidence in its ability to solve customer problems will decrease. This has a direct impact on the low intensity of use and the potential for failure in the overall implementation of technology. Therefore, to increase the effectiveness of the adoption of New BRI Care, an approach that focuses on ease of use is needed. Strategic steps such as simplifying the interface, creating visual guides, segmented training based on employee demographics, and opening up continuous feedback channels can be solutions to overcome these obstacles. Not only will this strategy help employees understand the system faster, it will also increase their confidence in using new technology, which ultimately drives the success of digital transformation in the BRI environment.

Social influence refers to the extent to which individuals feel encouraged or expected to use a new system based on the views of important people around them, such as superiors, coworkers, or prevailing organizational norms. In a formal and hierarchical organization like BRI, the role of leaders, peer involvement, and work culture dynamics have a significant influence on technology adoption. When leaders show explicit support for a new system and early adopters demonstrate successful use of the system, this social push can create a domino effect that accelerates overall acceptance. The findings show that work units led by supervisors who are active in using New BRI Care show a higher level of participation than other staff. This reflects how the behavior of leaders and early adopters serves as role models that reduce resistance and increase the confidence of new users. In this context, technology adoption is not only influenced by personal factors, but also by the social environment that provides validation for the decision to use new technology.

In addition, generational dynamics also play a role in shaping responses to social influence. Young employees such as Gen Z tend to be more open to digital applications because of their habits that have been formed in a technology-based environment. In contrast, more senior employees tend to need formal support and structural guidance to feel confident and comfortable operating the new system. This difference suggests that internal adoption strategies need to consider a variety of approaches, such as peer-to-peer learning, guided training, and participatory approaches from unit leaders. These results confirm that the success of New BRI

Care adoption is determined not only by its technological features, but also by how strongly the organizational culture supports change. Social-based adoption strategies can accelerate technology acceptance across the organization, especially when combined with effective communication and transformational leadership.

Facilitating conditions include organizational support and technological infrastructure that enable effective system use, such as employee training, reliable IT systems, internal customer support services, and clear operational guidelines. In the context of a large organization like BRI that has a wide branch network and diverse user profiles, these supporting conditions are crucial to ensure uniformity in technology adoption. The research findings show that although New BRI Care was designed to simplify and standardize customer complaint handling, the adoption rate is still uneven across work units. Several key factors influencing this include unstable internet access in certain areas, limited IT teams at the branch level, and a lack of comprehensive onboarding training for new users. The absence of adequate infrastructure support can create a gap between the potential of technology and its application in the field.

In addition, supporting conditions are not only technical in nature, but also include non-technical aspects such as structured training, user manuals, discussion forums between employees, and knowledge sharing sessions. The absence of these facilities tends to make it difficult for employees to adapt to the new system, especially when they are used to using the old manual system. In this case, the success of adoption is highly dependent on how the organization creates a positive and supportive learning environment. Analytically, the lack of supporting conditions has direct implications for the level of user trust and comfort in operating the application. If employees feel inadequately equipped to use the system, their perception of the system's usefulness will decrease, and ultimately the level of utilization will also decrease. Therefore, the provision of consistent and equitable supporting facilities must be an integral part of the New BRI Care implementation strategy. Without an inclusive and comprehensive approach, this application risks failing to achieve its goal of improving the quality of customer service as a whole.

5. Discussion

Davis (1989) argued that perceived usefulness (PU) and perceived ease of use (PEOU) are important predictors of the likelihood of technology adoption, especially in structured work environments such as banking institutions. This claim is supported by Ajimon and Kumar (2013), who observed that both PU and PEOU significantly influence employees' behavioral intentions in adopting digital tools. In the context of BRI, the success of New BRI Care largely depends on whether internal users especially frontline employees perceive the application as useful in improving efficiency and solving problems (Gunawan & Purnama, 2021). Although BRI has invested in digital transformation, a recent survey conducted by Hassan et al. (2020) revealed a gap between the expected benefits of the system and the actual user experience (BRI, 2024). This mismatch underscores the need to explore how user perceptions shape adoption patterns. Venkatesh et al. (2003) extended TAM through the Unified Theory of Acceptance and Use of Technology (UTAUT), adding social influence and facilitating conditions as core determinants.

This addition is relevant for hierarchical organizations such as BRI, where leadership support and coworker behavior can influence adoption rates (Kwateng et al., 2019). In the case of BRI, employee feedback indicated that units with strong managerial support and coworker modeling tended to demonstrate higher system adoption (Wasala & Kaluarachchi, 2021). Rahi et al. (2021) support these findings by stating that social norms and internal advocacy significantly drive employee engagement with digital systems. Additionally, generational diversity among BRI employees may further moderate the strength of social influence, with employees

who are more familiar with digital technologies being more responsive to coworker expectations, while older staff may rely more on formal support (Sharma, 2019). Shah et al. (2019) emphasize that supportive conditions are vital for system adoption. Although New BRI Care aims to unify complaint handling, Nguyen et al. (2021) note that inconsistent infrastructure and limited IT support in remote branches hinder its uptake. Hassan et al. (2020) argue that digital integration relies on resources like training and technical assistance. Lee and Lee (2020) add that even with a functional interface, employees may struggle without adequate support. Thus, adoption should be seen as a systemic process, not solely driven by individual initiative.

Rogers (1962) explains that insights from the Diffusion of Innovations (DOI) theory help clarify the variability in adoption stages across user groups. Zhou et al. (2020) support this by noting that early adopters who are often tech-savvy staff tend to accept the system quickly, while the majority of latecomers and laggards require greater reassurance and concrete evidence of the system's value. Song and Lee (2021) further emphasize that the visibility of successful outcomes, such as faster complaint resolution or enhanced customer satisfaction, plays a critical role in driving broader engagement. Venkatesh et al. (2003) together suggest that integrating DOI with TAM and UTAUT offers a layered understanding of both behavioral and temporal dimensions of technology acceptance within institutions like BRI.

Kotler and Keller (2016) offer a CHM perspective that links system usage to service outcomes. Kesharwani and Bisht (2021) state that effective use of New BRI Care should enhance response times, resolution accuracy, and customer satisfaction. Nguyen et al. (2021) warn that without improved customer-facing processes, digital transformation goals may not be achieved. Creswell and Creswell (2018) and Kitchenham and Charters (2007) conclude that this study contributes both theoretically through TAM, UTAUT, DOI, and CHM—and practically, by guiding adoption strategies for state-owned banks like BRI.

6. Conclusion

This study identifies the key factors influencing the adoption of the New BRI Care application at PT Bank Rakyat Indonesia (BRI), namely perceived usefulness, perceived ease of use, social influence, and facilitating conditions. Although the system showcases strong technical capabilities aligned with BRI's digital transformation goals, significant gaps remain between these capabilities and users' actual experiences. Issues such as limited digital familiarity, insufficient training, and inconsistent organizational support continue to hinder optimal usage across internal units. Theoretically, this research contributes by integrating the Technology Acceptance Model (TAM), the Unified Theory of Acceptance and Use of Technology (UTAUT), Diffusion of Innovations (DOI), and Customer Handling Management (CHM) into a unified framework for analyzing internal technology adoption in public banking institutions. This multi-theoretical lens enables a comprehensive understanding that not only addresses behavioral factors but also connects adoption outcomes to organizational service performance an area often overlooked in adoption studies.

However, this study is limited by its reliance on secondary data and conceptual synthesis. The absence of primary data collection, such as surveys or interviews with internal BRI users, constrains the ability to validate behavioral intentions and real-world challenges. Additionally, the contextual focus on a single state-owned bank limits generalizability to institutions with different organizational cultures or digital maturity levels. Future research should adopt mixed-method approaches to examine how training interventions, leadership support, and digital infrastructure quality affect long-term adoption and service improvement. Comparative studies across public and private banks would also enhance the external validity of findings and

guide more scalable implementation strategies for digital service platforms like New BRI Care.

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