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Synergy and Collaboration in Strategies for Optimizing Bank Profitability: A Qualitative Study

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Abstract

This study aims to explore the role of synergy and collaboration in bank profitability optimization strategies, with a qualitative focus on branch leaders within the working area of the BRI Regional Office Padang. In-depth interview results reveal that cross-segment and inter-unit synergy and collaboration are strategic elements that form the foundation for addressing the increasingly complex dynamics of the banking industry. Synergy is understood as the alignment of direction and goals among work units, while collaboration is seen as the concrete implementation of integrated cooperation, such as joint canvassing, cross-segment customer referrals, and collective management of data pipelines/leads.These synergistic practices have been proven to enhance financial performance, including growth in Third-Party Funds (DPK), expansion of productive loans, reduction of Non-Performing Loans (NPL), and customer acquisition through local ecosystem development. However, the main challenges in implementation include sectoral egos, differing target segmentations, and siloed mindsets. Branch leaders address these challenges through motivational approaches, team-based reward systems, integration of collaborative Key Performance Indicators (KPIs), and support from digital infrastructure.These findings affirm that synergy and collaboration are not merely managerial complements but strategic foundations for creating sustainable profitability and enhancing customer satisfaction within BRI. The study also emphasizes that synergy and collaboration are not just operational tools, but organizational cultures that must be continuously nurtured to holistically support the bank's profitability.

Keywords

Banking, Collaboration, Profitability, Synergy

1. Introduction

The banking industry is currently facing increasingly intense competition, not only from conventional financial institutions but also from new players such as digital banks and fintech companies. These dynamic demands that every bank continuously innovate and improve its performance, not only in terms of services but also in strategies for optimizing profitability. Profitability serves as a key indicator of a bank's success and is also a primary concern for investors who expect sustainable and stable returns on their investments.

Profitability reflects a company's ability to generate profit over a specific period. Several indicators are commonly used to measure profitability, including a) Return on Equity (ROE), which is the ratio between Earning After Taxes (EAT) and equity; and b) Return on Assets (ROA), which is the ratio between Earning After Taxes (EAT) and total assets. Profitability is a primary indicator in evaluating how well a company succeeds in generating profit.

According to Kasmir (2019), the level of profitability shows a company's ability to earn profits. The higher the profitability, the greater the profit generated. However, for most companies, profitability is considered more important than simply the amount of profit. This is because high profit does not necessarily reflect operational efficiency. Efficiency can only be assessed by comparing the profit obtained with the capital or assets used to generate that profit, which is referred to as rentability.

BRI (PT Bank Rakyat Indonesia Persero Tbk), known as one of the largest banking institutions in Indonesia, has shown fluctuations in its ROA (Return on Assets) ratio over the past few years. The Return on Assets (ROA) of PT Bank Rakyat Indonesia (Persero) Tbk showed a growth trend from 2020 to 2022. In 2020, the ROA stood at 1.87% and continued to increase in the following years, reaching its peak in 2022 at 3.16%. This upward trajectory reflects the bank's improved efficiency in utilizing its assets to generate profits during that period. However, beginning in 2023, there was a slight decrease in performance, with the ROA declining to 3.06%. This level of profitability was maintained through 2024, indicating a stabilization after the previous growth phase.

In the context of Bank Rakyat Indonesia (BRI), which has an extensive network reaching remote areas across the country, efforts to improve profitability are not only carried out at the central level but also heavily depend on the role of branch leaders within their respective working areas. Branch leaders act as the front line in implementing corporate strategies into daily operations and serve as key drivers of interdepartmental coordination. Research by Sulistiyarso et al. (2023) emphasizes that adaptive leadership strategies and a deep understanding of local market dynamics are crucial in maintaining the profitability of bank units.

At the branch office level of Bank Rakyat Indonesia (BRI), particularly in the Padang Regional Office area, ROA profitability has also fluctuated over the past two years. This phenomenon reflects the dynamics of both internal and external challenges affecting branch performance, such as the quality of credit distribution, operational efficiency, and the effectiveness of interdepartmental collaboration strategies.

One key strategy that has received increasing attention is synergy and collaboration among units or segments/departments, such as micro, small, funding, consumer, operations, and priority banking. Synergy theory suggests that combining different units or individuals can create greater value than the sum of each part's individual value (Goold & Campbell, 1998). Effective synergy enables the reduction of duplicated costs, increased productivity, and cross-functional innovation.

Meanwhile, Organizational Collaboration Theory emphasizes the importance of coordination, communication, and trust among teams to achieve common goals (Gray, 1989). In the banking environment, collaboration has been proven to enhance product marketing effectiveness, accelerate credit processing, and increase customer satisfaction and loyalty (Putra & Prasetyo, 2022).

However, in practice, collaboration between segments does not always run smoothly and often faces various challenges, ranging from sectoral egos to a lack of cross-functional understanding. Therefore, this study aims to explore in depth how synergy and collaboration between departments are implemented within BRI branch offices in the Padang area, and how these efforts contribute to achieving branch profitability. By using a qualitative research approach, this study is expected to provide strong contextual insights into the implementation of synergistic and collaborative strategies at the operational level and their relevance in addressing the current challenges of the banking business.

This study aims to understand and explore the role of synergy and collaboration between segments/departments in optimizing profitability within the environment of Bank Rakyat Indonesia (BRI), particularly in the Padang operational area, through a qualitative case study approach at several BRI branches in the region. The intended synergy and collaboration encompass coordination among the micro, small, funding, consumer, priority, and operational segments/departments/units in achieving financial performance targets and optimizing profitability. This includes key indicators that influence bank profitability, such as loan realization, fee-based income growth, and the management of non-performing loan (NPL) ratios.

2. Literature Review

2.1. Resource-Based View (RBV) Theory

The Resource-Based View (RBV) theory explains that sustainable competitive advantage can only be achieved through the management and utilization of internal resources that are valuable, rare, inimitable, and non-substitutable (Barney, 1991). In the banking context, these resources include not only financial assets but also organizational capabilities such as inter-unit coordination, information systems, and human resource quality (Suherlan, 2024).

Synergy between units such as micro, SME, consumer, priority, and operations can be seen as an effort to internalize competitive advantage by integrating resources to achieve optimal profitability. By applying an internally synergistic strategy, bank branch offices can maximize existing potential without relying on external factors. According to Barney (1991) sustainable competitive advantage is attained when a firm possesses resources that are valuable, rare, inimitable, and non-substitutable.

Recent research by Kero and Bogale (2023) indicates that integrating RBV with dynamic capabilities allows organizations to be more adaptive in responding to market changes, including in the banking sector. The study highlights the importance of developing flexible internal capabilities to maintain competitive advantage amid industry dynamics.

2.2. Synergy theory

Synergy theory posits that the results of collaboration between parts of an organization can generate greater value than if each function operated independently (Goold & Campbell, 1998). In the banking sector, synergy between segments can be implemented through cross-selling programs, shared use of CRM systems, and the formation of cross-functional teams.

This is especially critical at the branch level, where effective interdepartmental coordination can enhance operational efficiency, credit realization, and fee-based income growth. Thus, synergy becomes a core part of organizational strategy to create value and holistically improve profitability (Irfana et al., 2023). According to Goold and Campbell (1998) synergy exists when the value created by two or more business units working together exceeds the value those same units create working independently.

A study by Roy (2024) highlights that financial synergy in bank mergers can increase efficiency and profitability, particularly when there is effective integration between systems and organizational cultures. This research emphasizes that successful synergy depends not only on financial aspects but also on the operational and strategic alignment of the merged entities.

2.3. Organizational Collaboration Theory

Organizational Collaboration Theory emphasizes the importance of building trust-based, open, and well-coordinated working relationships among individuals or teams within an organization to achieve shared goals (Gray, 1989). In banking practice, effective collaboration can enhance the accuracy of credit decision-making, accelerate service processes, and strengthen customer loyalty.

However, collaboration does not occur automatically. Barriers such as sectoral egos, limited cross-departmental communication, and a lack of understanding of functional roles often pose challenges. Therefore, strategies such as joint KPIs, cross-functional training, and process digitalization are needed to support successful collaboration (Ferdiansyah & Sudarso, 2024). According to Gray (1989) collaboration involves a process through which parties who see different aspects of a problem can constructively explore their differences and search for solutions that go beyond their own limited vision of what is possible.

A study by Orow et al. (2024) at Maybank Sabah found that collaborative leadership styles, motivation, and job satisfaction significantly influence employee performance. These findings affirm that effective collaboration between leaders and teams can enhance organizational productivity and profitability.

The integration of these three theories—RBV, synergy, and organizational collaboration—provides a strong conceptual framework for understanding how internal strategies can be optimized to improve bank profitability, particularly at the branch level. This approach highlights the importance of managing internal resources, creating value through inter-unit cooperation, and fostering an organizational culture that supports collaboration.

2.4. Transformational Leadership Theory

In the context of this study, the role of branch leaders is crucial in fostering a culture of synergy and collaboration. Transformational leadership theory explains that effective leaders can inspire and motivate their teams to exceed established targets by building a shared vision and a strong commitment to change (Bass, 1985).

Transformational leaders not only monitor performance but also encourage innovation, build trust across departments, and facilitate cross-functional collaboration. This aspect plays a crucial role in fostering a work environment that encourages sustained collaboration to enhance profitability.

"Transformational leaders motivate others to do more than they originally intended and often even more than they thought possible" (Bass, 1985).

Recent studies reinforce the relevance of this theory in the context of modern organizations. Research by Agazu et al. (2025) shows that transformational leadership significantly contributes to improved corporate performance by strengthening dynamic capabilities and fostering organizational innovation. Leaders who adopt this style promote the exploration of new ideas and adaptability to change both of which are essential in today's competitive business environment.

In addition, a study by Wang and Wang (2024) revealed that transformational leadership has a positive impact on organizational health by strengthening organizational identity and creating a healthy and productive work environment.

2.4. Transformational Leadership Theory

The primary goal of a company is to maximize profit. One way to assess a company's financial performance is through profitability indicators. According to Kasmir (2019), profitability ratios are used to measure a company's ability to generate profit over a specific period. These ratios also reflect how efficiently the company is managed, as seen in the profits obtained through both sales and investments. Furthermore, profitability ratios serve as indicators of management effectiveness, as they show how much profit is earned from sales and investment activities. Overall, the use of these ratios provides a picture of a company's performance. A high level of profitability gives a company a competitive advantage, as businesses that generate substantial profits tend to expand by opening new branches or making additional investments that support their core operations.

Profitability ratios are not only used in operational management but also serve as critical considerations for investors and creditors in decision-making. For investors, profit reflects changes in the value of their investments. For creditors, a company's profit indicates its ability to generate operational cash flows, which will be used to pay interest and principal debt (Kasmir, 2019).

In addition, profitability also functions as a tool to measure a company's performance, reflecting the industry's ability to generate profits from its capital, assets, and sales volume (Jasmine, 2017). Commonly used profitability measures include Return on Assets (ROA), Return on Equity (ROE), and Net Interest Margin (NIM) (Rose & Hudgins, 2013). According to Athanasoglou et al. (2008), internal factors such as cost efficiency, credit risk management, and revenue diversification significantly influence profitability levels. ROA, for instance, is an indicator used by investors and creditors to assess how efficiently a company uses its assets to generate net profit.

According to Molyneux and Thornton (1992), bank profitability is influenced by internal factors such as managerial efficiency and revenue strategies, as well as external factors such as regulations and macroeconomic conditions. A study by Rivai and Basri (2017) also notes that branch leaders play a strategic role in implementing central policies and adapting them to local market conditions.

Some key internal indicators that determine bank profitability include Loan to Deposit Ratio (LDR), Current Account and Saving Account (CASA), Operational Expenses to Operating Income (BOPO), Non-Performing Loans (NPL), Loan Growth, Fee-Based Income, and Recovery Rate.

Loan to Deposit Ratio (LDR) The Loan to Deposit Ratio (LDR) indicates the proportion of third-party funds disbursed as loans. A high LDR reflects a bank's ability to extend credit, which can directly increase interest income (Simanjuntak, 2020). However, an excessively high LDR also indicates liquidity risk. Research by Darmawan and Rachmawati (2018) shows that LDR has a positive but non-linear relationship with bank profitability.

Current Account and Saving Account (CASA) refers to low-cost funds consisting of current and savings accounts. The higher the proportion of CASA, the lower the cost of funds incurred by the bank. A high CASA ratio contributes to an increase in net interest margin and overall profitability (Wijaya & Yuliani, 2020). Therefore, competitive banks focus on increasing CASA through digital banking strategies and collaboration with frontliner units.

The Operating Expenses to Operating Income (BOPO) ratio measures a bank's operational efficiency. This ratio has a negative relationship with profitability; the higher the BOPO, the lower the bank's efficiency and net income (Kusuma & Febrianti, 2019). Good operational cost efficiency reflects optimal resource management.

Non-Performing Loans (NPL) reflect the quality of a bank's loan portfolio. A higher NPL indicates a greater risk of loss for the bank, ultimately reducing profitability. A study by Sari and Putra (2021) shows a significant negative relationship between NPL and Return on Assets (ROA).

Loan growth is an indicator of a bank's business expansion. Healthy loan growth indicates an increase in interest income and the potential for long-term profitability (Husni, 2020). However, credit growth must be accompanied by strict risk controls to prevent a rise in NPLs.

Fee-based income refers to non-interest income such as commissions, service fees, and administrative charges. Diversifying income sources through fee-based income has become a key strategy for banks to sustainably improve profitability, especially amid fluctuations in interest income (Lestari & Gunawan, 2020).

The recovery rate indicates a bank's ability to recover non-performing loans. A high recovery rate directly reduces losses from NPLs and enhances profitability. Research by Arifianto (2022) states that the effectiveness of remedial teams and recovery strategies are crucial factors in ensuring a bank's financial stability.

4. Method

This study employs a qualitative approach with a case study design to explore in depth the role of synergy and collaboration in profit optimization strategies within BRI branch offices in the Padang region. The focus of this research is on the experiences and strategic efforts of branch leaders in fostering collaboration across work units — such as micro, small, funding, consumer, priority, and operations — to achieve financial performance targets. A qualitative approach is chosen to obtain a contextual and holistic understanding of the dynamics of synergy and collaboration, including implementation forms, challenges faced, and their impact on the bank's profitability indicators.

This study utilizes two main types of data sources: primary and secondary data. Primary data was obtained through in-depth interviews with four BRI Branch Managers under the coordination of the BRI Regional Office in Padang. The informants were selected based on their experience in leading work units and promoting integration across segments. The interviews aimed to explore the leaders' views, understanding, practices, challenges, and the impact of synergy on branch performance. Meanwhile, secondary data consists of internal bank documents such as branch performance reports, credit and NPL reports, work guidelines, and organizational structures that support inter-segment collaboration. Literature and previous research findings were also used to strengthen theoretical analysis and field observations.

The population in this study includes all BRI Branch Managers under the coordination of the BRI Regional Office in Padang. The sample was selected using purposive sampling, which is based on specific considerations aligned with the research objectives. The criteria for informants include having at least three years of experience as a BRI work unit leader and being actively involved in implementing synergy and collaboration strategies between work units. Based on these criteria, the study involved four BRI Branch Managers from Padang, Painan, Sungai Penuh, and Payakumbuh branches, selected to represent variations in geographic context and branch performance.

Data collection was carried out through in-depth interviews and documentation. The interviews used a semi-structured format to allow flexibility in exploring information about inter-unit collaboration practices and their impact on profitability. The interviews were conducted directly with four branch leaders who met the purposive sampling criteria. Documentation involved the collection and analysis of internal bank documents such as branch performance reports, financial statements, and data related to profitability indicators such as LDR, BOPO, CASA, Fee-Based Income, and NPL. These documents served to strengthen and verify the findings from the interviews.

Data analysis was conducted inductively using thematic analysis techniques. The stages included data collection from interviews and documents, data reduction to filter relevant information related to cross-segment collaboration, data presentation in descriptive narrative form to illustrate field practices, and conclusion drawing based on emerging themes or patterns. The conclusions focused on the effectiveness of cross-functional team coordination, the role of leadership in fostering a collaborative culture, and the impact on profitability indicators such as credit target achievement, increased fee-based income, and reduced NPL. This study is not intended for generalization but aims to provide a deep understanding of how synergy and collaboration can be operationalized as strategies for improving profitability at the banking work unit level.

5. Result

The results of interviews with four BRI branch leaders—namely from BO Padang, BO Painan, BO Payakumbuh, and BO Sungai Penuh—highlight that synergy and cross-unit collaboration have become the main foundation in branch profitability enhancement strategies. All four informants agreed that a siloed working approach is no longer relevant amidst the increasing demand for integrated banking services. Synergy is understood as the unification of strengths between units to create collective added value, while collaboration is the tangible implementation of this synergy, carried out through active cooperation between the Micro, Consumer, Funding, and Operations units.

The strategic value of synergy and collaboration extends beyond work efficiency; it also serves as a key factor in implementing ecosystem-based services and cross-selling strategies. Branch leaders emphasized that a customer can be a potential source of multi-product offerings, requiring an integrated approach across functions. This collaboration is reflected in various operational activities, such as joint canvassing, pipeline/leads sharing among Relationship Managers (RMs), and proactive outreach involving more than one work unit. Some branches have even initiated the formation of Ecosystem Synergy Teams and the utilization of shared digital pipeline/leads dashboards to promote information integration and accelerate follow-ups.

The local ecosystem-based approach has proven effective in strengthening collaboration. Examples include the development of the gambier ecosystem in Payakumbuh and the coffee ecosystem in Sungai Penuh, both of which have driven unit synergy in the processes of financing, fund mobilization, and local economic empowerment. The Micro, Consumer, and Funding units are the most actively involved in these collaborations. Nevertheless, the Operations unit also plays a crucial role in ensuring service speed and quality, especially for priority customers and MSME actors.

To maintain cross-unit alignment, BRI branches have established ongoing coordination systems through various forums such as morning briefings, weekly and monthly meetings, inter-unit communication groups (including WhatsApp), and daily reporting that documents collaborative activities. The impact on branch profitability has been significant. Informants noted increases in Third Party Funds (TPF) through inter-unit referrals, efficiency in customer acquisition through shared pipelines, CASA growth, and improved financing realization from cross-functional ecosystems. Some branches have even successfully reduced their Non-Performing Loan (NPL) ratios significantly by forming cross-unit task forces to manage problematic loans.

However, the collaboration process is not without challenges. Sectoral egos and outdated mindsets focused on individual target achievements remain key obstacles. To address these issues, branch leaders have implemented strategies such as collaboration-based rewards, joint KPI development, cross-functional training, and direct leadership modeling of collaborative behavior. In addition, digital innovations have been introduced, including a digital referral system, collaborative scorecards, and real-time pipeline/leads sharing dashboards to enhance transparency and accountability across units.

The effectiveness of synergy is evaluated regularly through performance meetings, unit contribution analysis to branch profits, and measurements of indicators such as the number of shared leads, cross-segment loan conversions, TPF growth, and customer feedback on integrated services. These findings reinforce that synergy and collaboration are not merely supplementary strategies but have become core pillars of BRI's business transformation at the branch level. This approach has proven effective in supporting profitability growth, expanding service reach, and strengthening competitiveness through more integrated, adaptive, and market-oriented services.

6. Conclusion

Based on interviews with branch leaders of BRI within the working area of the Regional Office BRI Padang, it can be concluded that cross-segment/unit synergy and collaboration are critical strategic elements in efforts to optimize bank profitability. All respondents agreed that the siloed approach is no longer relevant in the context of modern banking, especially amid an increasingly competitive and complex business environment.

Synergy is understood as the alignment of direction and objectives across units, while collaboration is its concrete manifestation through integrated cooperation—such as joint canvassing activities, cross-segment customer referrals, and collective management of pipeline/lead data. Effective synergy practices have been shown to enhance financial performance, including growth in Third-Party Funds (TPF), expansion of productive lending, reduction of Non-Performing Loans (NPL), and increased customer acquisition through the development of local ecosystems.

However, this study also identified that the main challenges in building effective synergy lie in sectoral egos, a segment-oriented work mindset, and differing targets among units. Branch leaders addressed these obstacles through motivational approaches, team-based reward systems, integration of collaborative KPIs, and the strengthening of digital infrastructure such as shared pipeline/lead dashboards and internal CRM systems. In general, these findings indicate that synergy and collaboration are not merely supplementary managerial approaches but have become the foundational pillars of BRI's business strategy—aimed at achieving long-term profitability, sustainable growth, and integrated customer satisfaction.

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