

## **ABSTRACT**

*This research is motivated by problems related to advances in digital technology that do not always provide benefits. Entering industry 4.0, all business sectors carry out digital transformation to the level of corporate strategy, without exception in the banking sector. Bank Rakyat Indonesia (BRI) is one of the banks that implements the Digital Transformation Strategy in all its bank areas, including the BRI Denpasar Regional Office.*

*The method used in this study is a qualitative method with the type of research used is descriptive verification using observation, depth interviews, and documents as primary and secondary data that will be processed to obtain results of analysis of strategy implementation with a cross sectional time span.*

*This study concludes that of the four main factors that play an important role, namely Technology, Process, Human Resources, and Culture. Where the HR factor has constraints on generational differences, the process factor has constraints on licensing regulations and more complex future challenges, on the technology factor it has compatible constraints from the use of less technology and renewable technology has not been used in several aspects of technology even though it is less relevant, as well as on the cultural factor, there are challenges that Bank BRI is a state-owned company that must implement a moral culture so that it must be aligned with the corporate culture.*

*In this study, the authors suggest for BRI Bank to use newer technology and be able to harmonize regulations to facilitate transformation and licensing flows so that they can use more compatible technology to support the company.*

***Keywords: Digital Transformation, Digital Transformation Strategy, Strategy Implementation.***