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BALANCING EXPLOITATION & EXPLORATION: AN AMBIDEXTROUS ORGANIZATION FRAMEWORK IN THE DIGITAL TRANSFORMATION PROCESS OF BANK PEREKONOMIAN RAKYAT (BPR) SARIDANA SURABAYA

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Abstract

This study aims to create a workable framework and to determine the optimal strategic priority for the digital transformation of rural banks (traditionally known as Bank Perekonomian Rakyat) in Indonesia amidst the disruptive competition from the fintech and digital banking, and the chronic resource constraints. Based on the Ambidextrous Organization Theory, this research utilizes a mized-methods approach, combining qualitative thematic analysis & value focus thinking derived from executive interviews & survey, with the quantitative Analytic Hierarchy Process to evaluate the digital product alternatives against foundantional organizational criteria. The analysis reveals that shareholder willingness and business potential are the most dominant criteria driving digital adoption, superseding technological and capital limitations, while Consumer Lending emerges as the to priority product alternative, outperforming other alternatives such as retail funding and fee-based services. In conclusion, successful digital transformation for resource-constrained financial institutions depends fundamentally on leadership mindset and market pragmatism rather than investment on technological infrastucture. Rural banks must adopt an ambidextrous operational model, and prioritizing symbiotic integrations with existing financial technology ecosystems to disburse rapid, revenue-generating consumer loans. This targeted approach secures the immediate financial returns necessary to sustain ongoing digital transformation while deliberately maintaining traditional offline processes for complex loan financing.

***Keywords:* Ambidextrous Organization, BPR Indonesia Change Management, Digital Transformation, Financial Technology**

INTRODUCTION

BPR or simply "rural bank" that used to be called Bank Perkreditan Rakyat is a type of commercial bank that doing either conventional or syaria banking business but not providing any payment channel services (UU No.10, 1998). Rural Banks (BPRs) are financial institutions that play a crucial role in supporting the local economy, particularly by serving the Micro, Small and Medium Enterprises (MSMEs) and individuals with limited income (Hamidi, 2017). After being changed into Bank Perekenomian Rakyat in 2024 with the POJK 7, the BPR can be described as either a conventional or syaria bank that does not involve in the national banking clearing system (SKN), retaining its inability to provide any payment channel services that can be easily found in national commercial banks. The changing of these wordings from Perkreditan into Perekonomian does not only serve as semantic formality terms but also symbolizes its regulatory transformation effort to give BPR more room to grow and to survive in the very dynamic and evolving financial industry.

The Indonesian Financial service industry has faced a dramatic transformation era since the rise of e-commerce and fintech business since early 2015. With new technology and the increasing adaptation of high-speed internet and gadgets (especially smartphone), the financial service can be categorized as one of the early adopters of this digital transformation, from SMS banking to the application based mobile banking. Digital-based services can be accessed anytime and anywhere. This minimizes direct interaction between customers and bank staff. Digital banking also emerged, aims to improve operational efficiency and quality for customers (Kasmir, 2014). Increasing

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implementation of information technology leads to the digital banking era. Digital-based services aim to meet customer needs by using digital technology with devices and software as delivery channels, as per POJK regulation No.12/POJK.03/2018, this includes automated teller machines, cash deposit machines, telephone banking, short message banking services, electronic data retrieval, e-money, e-payment, internet banking, and mobile banking. Despite the growth of fintech business and digital banking, different picture can be seen in the BPR industry.

Table 1: Development of the Number of BPR in Indonesia

Information	Year				
	2020	**2021**	**2022**	**2023**	**2024**
# of BPRs	1.506	1.468	1.441	1.402	1356
# of Offices	5.913	5.871	6.044	6.047	5.879

Source: OJK 2024 Banking Statistic Published Data

Table 1 shows that the reduction in the number of BPRs and BPR branch offices is largely due to the consolidation of the BPR industry, either through mergers or license revoked by OJK due to several reasons, mainly caused by fraud or inadequate minimum capital requirements mandated in the regulation mentioned above. High NPL, high capital requirement, unattractive business scope, traditional regulation & business model causing BPR industry to keep losing its footholds in the national financial industry. The rising of digital banking (neobank) and fintech lending in Indonesia also further pushing the BPR aside in the competition, putting BPR in the awkward position of the financial market segmentation.

Table 2: Market Share & Credit Segmentation (2021-2024)

Type of Bank	**2021**	**2022**	**2023**	**2024**
Commercial Bank	**5.768.585**	**6.423.564**	**7.090.243**	**7.827.148**
Working Capital	2.621.250	2.940.289	3.235.836	3.506.110
Investment	1.527.639	1.710.944	1.920.752	2.182.313
Retail	1.619.696	1.772.331	1.933.656	2.138.725
BPR	**116.580**	**129.295**	**140.791**	**148.488**
Working Capital	53.626	61.047	68.456	69.689
Investment	9.105	10.254	11.976	12.828
Retail	53.850	57.993	60.358	65.972
Total	**5.885.166**	**6.552.858**	**7.231.034**	**7.975.636**
Proportion of Market Share				
Bank Umum	98,02%	98,03%	98,05%	98,14%
BPR	**1,98%**	**1,97%**	**1,95%**	**1,86%**
Per Segmentation				
Commercial Bank				
Working Capital	98,0%	98,0%	97,9%	98,1%
Investment	99,4%	99,4%	99,4%	99,4%
Retail	96,8%	96,8%	97,0%	97,0%
BPR				
Working Capital	2,00%	2,03%	2,07%	1,95%
Investment	0,59%	0,60%	0,62%	0,58%
Retail	**3,22%**	**3,17%**	**3,03%**	**2,99%**

Source: Calculated based on OJK 2024 Indonesia Banking Statistic

Based on the data from Table 2, we can see that in total, BPR has been losing its market share in terms of the number of loans disbursed, declining from 1.98% to 1.86% from 2021 to 2024 across segmentation. Despite the already dominant market share of the commercial banks (both SOE and Private Owned), especially in the segmentation of Working Capital and Investment Loan, the commercial banks start to enter the retail segment, in which BPR originally strongly operates. The market share of BPR in terms of retail lending especially experience the severest decline among the segmentation, declining from 3.22% in 2021 into 2.99% in 2024, strongly emphasizing the shift of consumer preference that possibly correlated with the increasing adaptation of massive digital banking platforms of the banks, especially in retail sector. Acknowledging these issues, in 2024, OJK finally issue the POJK No.7 regarding the BPR and BPRs, one of the most important changes in this regulation is that the

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BPR is no longer required to be own exclusively by Indonesian Citizen. The regulation enabled foreign ownership through an Indonesian incorporated company, practically opening its doors to the foreign investments that hopefully can bring along the capital and capabilities so desperately needed to solve the issues in the BPR industry, and pushing the agenda of BPR digitalization process. This regulation also further acknowledges that the BPR industry can no longer depended on local capital and capability to survive in the highly dynamic competition of Indonesian financial service industry, especially in the era of digital transformation.

In this study, BPR Saridana Surabaya will be the research object as a sample and representative of other BPR in Indonesia that is currently still struggling to adjust with the dynamic of the industry or currently in the middle of a digital transformation. This research will also emphasize the concept of Ambidextrous organization as a framework to balance between the core conservative business that is the main purpose of BPR (exploit), and the new transformative digital business that will be the future of the BPR (explore). The ability to balance between these two demands is the ambidexterity ability (O'reily & Thusman, 2011). Ambidexterity is also the ability of an organization to simultaneously exploit its competence and asset while also exploring new opportunities (Gibson & Birkinshaw, 2004). This theory of Ambidexterity is very relevant in addressing the core problem of the BPR industry, as it is still mandated by the state law to maintain its localized conservative business with local wisdom, while has also to compete in the changing time that already dominated by the digital transformation.

LITERATURE REVIEW

Based on the definition in the state laws of banking number 10 year of 1998, the BPR was still defined as Bank Perkreditan Rakyat, which is a bank that operates its business through conventional or syaria was, and in which does not provide any payment channel services. This definition is further refined in POJK 7 year of 2024 about Bank Perekonomian Rakyat, as a conventional bank that is not provides services in payment channel (giral) services. Rural Banks (BPRs) are financial institutions that play a crucial role in supporting the local economy, particularly by serving the Micro, Small and Medium Enterprises (MSMEs) and individuals with limited income (Hamidi, 2017). Governed by Law Number 4 of 2023 regarding the Development and Strengthening of the Financial Services Sector (UU P2SK), BPRs operate either conventionally or based on sharia principles and do not engage directly in giral traffic (Hakim et al, 2024). Specifically for this research, based on the POJK 25/03/2021, Chapter 2, article 2, regarding product of BPR and BPRS, we can identify several Basic Product of BPR (*Produk Dasar*) that could be transformed into Advance Product (*Product Lanjutan*) aligned with the Explore Category in the Ambidextrous Organization Theory applied in this research such as: Saving / Deposit (*penghimpunan dana*), Loan / Fund Placement (*Penyaluran & Penempatan Dana*), and Other / Fee-Based Services (*kegiatan dasar lainnya*).

Digital Transformation in BPR

Digital transformation is translated as changes in the way of working, roles and business offerings caused by the adoption of digital technology in an organization, or the organization's operational environment (Kirowati et al, 2025). Digital transformation is a continuous process, strategic renewal that utilizes advances in digital technology to build capabilities that refresh or replace business models, collaborative approaches and organizational culture (Warner & Wäger, 2019). Digital Business Transformation is the application of technology to build new business models, processes, software and systems that results in more profitable revenue, greater competitive advantage, and higher efficiency. Businesses achieve this by transforming processes and business models, empowering workforce efficiency and innovation, and personalizing customer/citizen experiences (Schwertner, 2017).

In terms of BPR context, digital transformation can be implemented to transform the traditional banking process so closely identified in BPR's conservative business approach, making it easier and more relevant to the current customer's demand and needs, providing better service to the customers and improving operational efficiency at the same time. Previous research specifically on the digital transformation in BPR has shown similar outcomes. The current condition of BPRs in Indonesia in digital transformation is still under Regional Development Banks (BPD) and BPRS. For this reason, BPR immediately made significant changes, one of which was through implementing digitalization to achieve modernization (Kirowati et al, 2025). To identify initial requirements of BPR's digital transformation requirements as emphasized in the research questions, several literature reviews on previous research have been conducted. The level of digitalization of transaction products or services is still low, so BPR can carry out analyses related to customer needs and values, transmit product and service development capabilities in accordance with BPR business strategy, and design development (Kirowati et al, 2025).

The main indicators that have to be solved by the BPR stakeholder regarding the low level of BPR readiness to face the 4.0 industry era are: (1) Overcoming the presence of customers who cannot yet use the automated/digitized system, (2) addressing the lack of fund allocation for IT investment in the Rural Bank (BPR), and (3) conducting information technology training for Rural Bank (BPR) employees (Ashari & Nugrahanti, 2020). The implementation of digital transformation is still hampered by limited human resources who are competent in the field of technology, the main barriers include lack of employee competence in digital application development, resistance to change, and limited mastery of technology. In addition, the absence of a specific digital transformation vision reduces focused strategic direction (Mustofa & Raharja, 2025). From these literature reviews, though some can be similar with each other, we can identify and synthesize at least 4 (four) initial list of criteria regarding the requirements needed for a BPR's to undergo Digital Transformation including:

Table 3: Initial List of Criteria

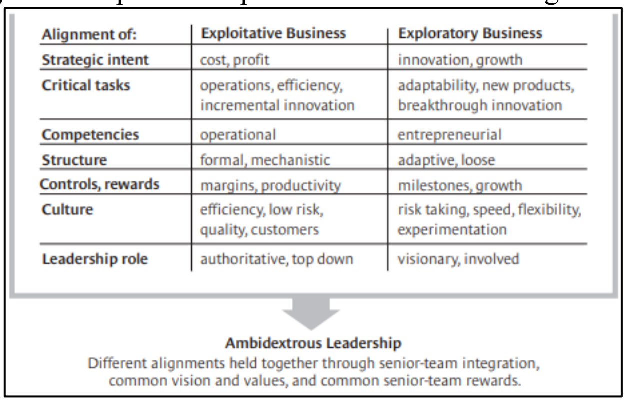
List of Criteria	Literature
(1) Capital / Investment	(Rasyad et al, 2022), (Ashari & Nugrahanti, 2020)
(2) IT resources (both from technology and human resources)	(Rasyad et al, 2022), (Mustofa & Raharja, 2025), (Ashari & Nugrahanti, 2020), (R. Mulyana et al, 2024)
(3) Business Potential (market readiness for digital adaptation),	(Ashari & Nugrahanti, 2020), (Kirowati et al, 2025).
(4) Shareholder Willingness/Mindset (vision, strategic direction)	(Mustofa & Raharja, 2025), (Kirowati et al, 2025).

Ambidextrous Organization

Ambidextrous Organization segregate exploratory units from their traditional units, encouraging them to develop their own unique processes, structures, and cultures. But they also tightly coordinate these new units with existing organizations at the senior management level. Op-level-integration ensures that fledging units have access to established resources-cash, talent, customers-and simultaneously shields them from the innovation-chilling effects of "business as usual". Meanwhile, existing units-freed from the distractions of a start-up can maintain their focus on refining operations, improving products, and serving customers (O'Reilly & Tushman, 2004).

The core framework of Ambidextrous Organization revolves in two profoundly different types of business; those focused on exploiting existing capabilities for profit and those focused on exploring new opportunities for growth as shown in Figure 1 below:

Figure 1: Exploit & Explore in Ambidextrous Organization



Alignment of:	Exploitative Business	Exploratory Business
Strategic intent	cost, profit	innovation, growth
Critical tasks	operations, efficiency, incremental innovation	adaptability, new products, breakthrough innovation
Competencies	operational	entrepreneurial
Structure	formal, mechanistic	adaptive, loose
Controls, rewards	margins, productivity	milestones, growth
Culture	efficiency, low risk, quality, customers	risk taking, speed, flexibility, experimentation
Leadership role	authoritative, top down	visionary, involved

Ambidextrous Leadership
Different alignments held together through senior-team integration, common vision and values, and common senior-team rewards.

Source: Harvard Business Review, The Ambidextrous Organization (2004) by Charles A. O'Reilly III and Michael L. Tushman

Some of other study also emphasize the balance between exploitative and exploration. Exploitation addresses issues including efficiency, control, certainty, and variance reduction, whereas exploration addresses research, discovery, autonomy, and innovation (March, 1991). In general, however, biases toward exploitation can occur easily, as exploitation is directly linked to business performance. Rather than engage in time- and resource-

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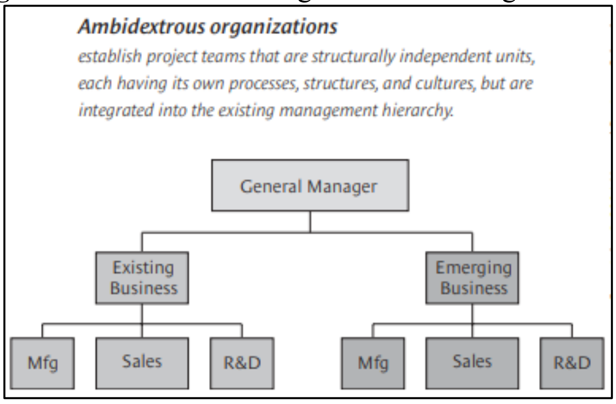
consuming exploration, inertia arises by focusing on improving and upgrading existing core businesses. Yet, without undertaking exploration, firms may fail in the face of change (Shibata et al, 2012). This study utilizes the idea of balancing exploitative and exploration activities with the ambidextrous organization design structure as a framework for digital transformation in BPR.

Figure 2: Ambidextrous Organizational Design Structure



Source: Harvard Business Review, The Ambidextrous Organization (2004) by Charles A. O'Reilly III and Michael L. Tushman

In terms of organization longevity, most companies need to push their innovation efforts, constantly pursuing incremental innovations and small improvements in their existing products and operations that enabled them to operate more efficiently and deliver better value for their customers (O'Reilly & Tushman, 2004). It is paramount for an organization like BPR to pursue innovation to survive in the increasing competitive market of the banking sector. The idea of pursuing innovation through ambidextrous organizational design is not a new idea, especially utilizing the innovative nature of Exploration activity. Exploration implies firm behaviors characterized by search, discovery, experimentation, risk taking and innovation, while exploitation implies firm behavior characterized by refinement, implementation, efficiency, production and selection (Cheng & Van de Ven 1996, March 1991). The question that follows asks 'Under what conditions organizational ambidexterity is likely to be successful?". To answer this question, four ingredients have been proposed; namely (1) clear strategic intent that justifies the need for exploitation and exploration, (2) senior management commitment and support, (3) ambidextrous architecture that deals with careful design of the organizational interface, (4) common identity such as vision, values, and culture (O'Reilly and Tushman, 2016).

From the literature & regulation, we can identify some alternatives of digital banking products that will fall under explore category as follows:
1) Retail Funding (Digital Saving, Deposit, Mobile Banking)
2) Consumer Lending (Digital Lending, Uncollateralized Consumer Loan)
3) Fee-Based Services (API connection for E-commerce, fintech, startups, etc).

On the other hand, we can also pre-determine some conventional banking products that will fall under exploit category as follows:
1) Collateralized Working Capital Loan
2) Collateralized Investment Loan
3) Corporate Funding

METHOD

The research method in this study is based on the Ambidextrous Organization Framework (O'Reily & Tushman, 2004) and employs a mixture of qualitative and quantitative approaches. It will explain the steps needed to answer the research questions (RQ): (1) What are the requirements of a BPR to do digital transformation? (2)

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What products from their existing business portfolio should remain as traditional product in "Exploit Category"? (3) What products can be digitalized in the "Explore Category"? And (4) What product should be prioritized by BPR Saridana to be developed as digital banking product, give its current limited resource? The sequence of the research methodology will be divided into several elements including Research Design, Data Collection Method, and Data Analysis Method, each of which will be illustrated and explained in detail. The research was started with identifying the business issue related to the research objectives of this study, by considering all of the gap that has been identified before to create research questions. After all factors have been identified, the author conducted a data collection needed to answer the research questions, as this research was conducted with qualitative methods, the data collection will be conducted through in-depth Interview, Questionnaire, Benchmarking, and secondary sources originating from company internal data or other sources such as related journals and the regulations related to BPR, especially from the Financial Service Authority (OJK). By implementing interviews through in-depth questionnaires as primary sources, the selection of a list of interviewees or respondents is very important to determine in the early stage with the aim of accuracy of information, completeness of viewpoints, relevance to objectives or topics as well as credibility and authority. Therefore, various interviewees or respondents were selected from related function and most of them are Manager or Specialist who knows exactly the impact of each stage and each contract strategy. The interview was also conducted to the Authority (OJK), while the Benchmarking was conducted to other BPR that has successfully achieved Digital Transformation. Simultaneously, Literature Review from related sources was done as secondary sources to enrich our reference when we do data analysis among interviews through in-depth questionnaire result and literature study.

The interview & benchmarking result was analyzed with Thematic Analysis Method to answer the research questions: What are the digital transformation requirements, which product shall remain in the exploit category, and which product shall belong to the exploration category and will be the future digital transformation products for BPR Saridana. Thematic analysis is a flexible and widely used qualitative research method for identifying, analyzing, and interpreting patterns of meaning, known as "themes," within a data set. It is an accessible approach for researchers at all experience levels because it doesn't require a specific theoretical framework. The goal is to provide a rich, detailed, and nuanced account of the data, which often comes from interviews, focus groups, or open-ended survey questions (Braun & Clarke, 2006). The result of the exploration category was further analyzed with Value Focus Thinking (VFT). Value-focused thinking is designed to focus the decision maker on the essential activities that must occur prior to "solving a decision problem". Value focused thinking helps uncover hidden objectives and leads to more productive information collection. It can improve communication among parties concerned about a decision, facilitate involvement of multiple stakeholders, and enhance the coordination of interconnected decisions (Keeney, 1994). Another step is to utilize an AHP questionnaire as part of the interview process. The questionnaire was distributed as a method of survey to understand the preferences and priority based on different levels of position and expertise in BPR Saridana, to gain insight regarding the expert point of view and project prioritization in terms of digital transformation. The questionnaire shall be designed according to the Analytical Hierarchy Process template that has 1 – 9 priorities scaled to accommodate the calculation phase using the Super Decision Software at the Data Analysis step. Since the survey was conducted with multiple respondents, the data from the questionnaire results was normalized with Geometric Mean Method (GMM) before being inputted for the final calculation.

RESULTS AND DISCUSSION

Based on the research methodology explained before, the author has conducted a series of interviews with experts and stakeholders that have the most relevant knowledge and experience regarding the digital transformation process in a BPR, both from outside dan inside of BPR Saridana organization structure. Addressing the research questions, the interviews were conducted with a semi-structured scheme to extract the point of view of each expert regarding the application of Ambidextrous Organization Theory regarding the digital transformation process in the BPR, especially regarding the separation between traditional / conventional banking products (exploit) and the new digitalized banking products (explore).

Thematic Analysis

Based on the Thematic Analysis by Braun and Clarke (2006), first, we reviewed the interview transcripts, then we did the coding process to identify the initial codes, related themes, sub-themes, that eventually can be synthesized into categories that can justify and further enrich the previously predetermined criteria and alternative. After identifying all the initial codes from the transcripts, the next step is to group all the codes that have similar topics

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and descriptions. From the list, we will proceed to utilize Thematic Analysis to identify the Main Theme & Sub-Themes to answer the Research Questions defined before, especially in this case are the Research Questions 1, 2 and 3 that relied on the qualitative output of the interview with the results as follows:

Table 4: Assigned Sub-Themes & Main Themes to Research Questions

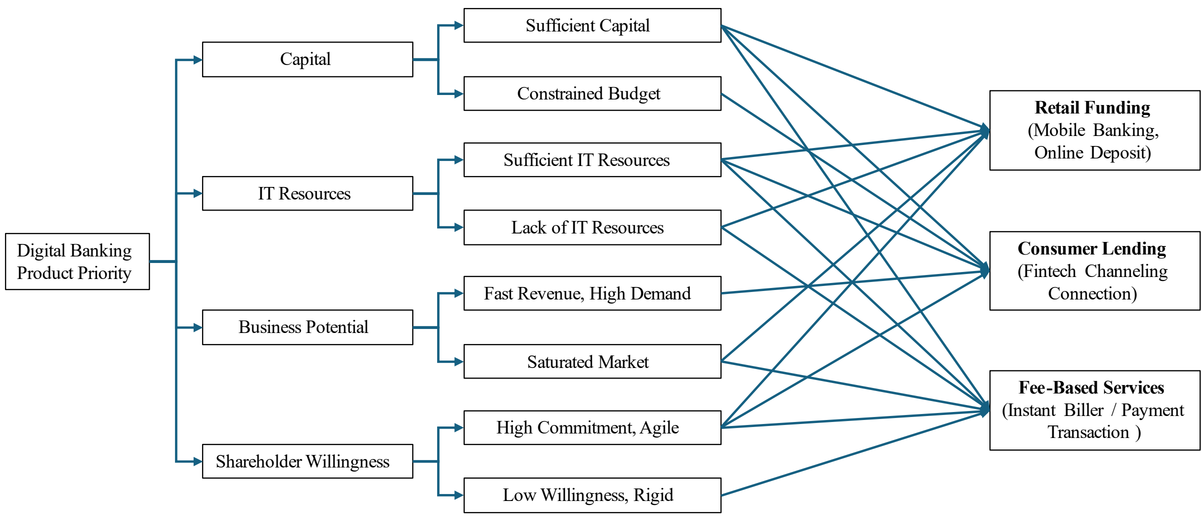
Main Themes (Research Question)	Sub-Themes
Theme 1: Foundational Prerequisites for Digital Transformation (Answers to RQ1)	• Executive Mindset and Cultural Agility • Capital Capacity and Regulatory Compliance • Core IT Governance and Middle-Office Automation • Proven Market Viability
Theme 2: The "Exploit" Mandate: Sustaining Traditional Core Banking (Answer to RQ2)	• High-Ticket Corporate and Investment Financing • Physical Collateral and Fiduciary Complexities • Hybrid Operational Realities for Low-Literacy Markets
Theme 3: The "Explore" Frontier: Digital Product Innovation (Answer to RQ3)	• Consumer Lending through API Integration & Partnership • Geographical Expansion of Retail Funding • Value-Add Ancillary and Fee-Based Services

From the Thematic Analysis that being conducted above, based on the identified Main Themes and Sub-Themes, we have answered Research Questions 1, 2, and 3, as well as confirming and enriching the initial requirements & alternatives parameters provided and identified in the literature review with summary as follows:

Analytic Hierarchy Process (AHP) & Value Focus Thinking (VFT)

To be able to answer the Research Question 4 (RQ4), based on the answer provided from the Thematic Analysis above to the Research Question 1 and 3 (RQ1 and RQ3), we will utilize the Value Focus Thinking (VFT) methodology to be able to map the decision-making structure of the Digital Banking Product Prioritization of BPR Saridana as a goal. We can determine the VFT Framework Structure with parameters as follows:

Figure 3: VFT Structure



In this research, we are using Super Decision Software as a tool to help us determine the best priority of alternative based on the parameters that have been identified and determined by the Thematic Analysis and Value Focus Thinking (VFT) method before. As described earlier, we have identified 4 criteria and 3 product alternatives that will be calculated in the software framework as shown in the Figure below:

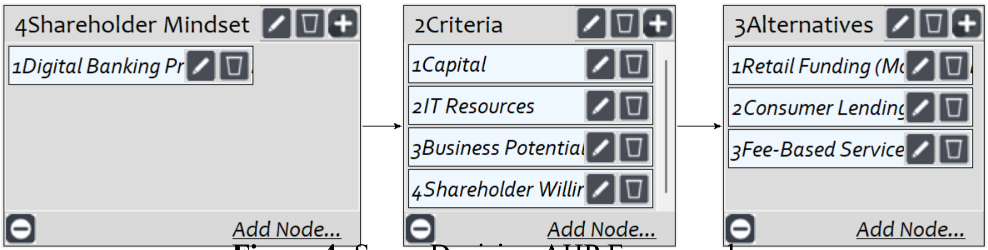
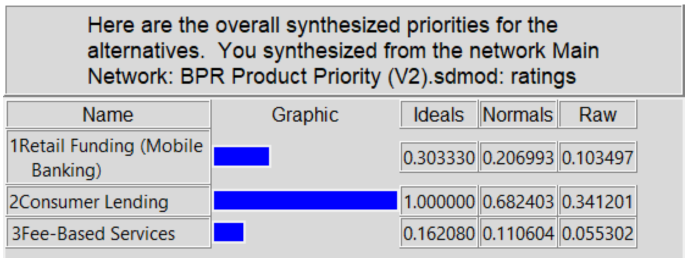


Figure 4: Super Decision AHP Framework

After we compare all the criteria and alternatives, we can synthesize the overall results, to better understand which alternative digital banking product should be prioritized in the digital transformation process of BPR Saridana. From the results as shown in the figure 5 below, we can conclude that the best alternative that has the highest priority is the digitalization of **Consumer Lending** products.



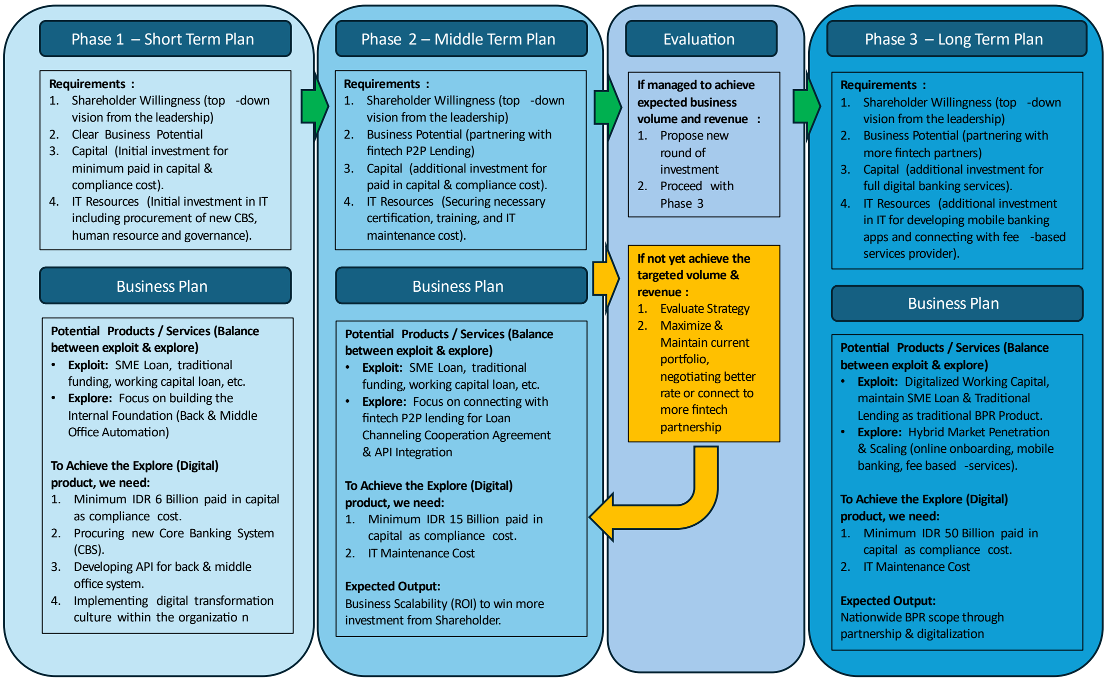
Here are the overall synthesized priorities for the alternatives. You synthesized from the network Main Network: BPR Product Priority (V2).sdmod: ratings

Name	Graphic	Ideals	Normals	Raw
1Retail Funding (Mobile Banking)		0.303330	0.206993	0.103497
2Consumer Lending		1.000000	0.682403	0.341201
3Fee-Based Services		0.162080	0.110604	0.055302

CONCLUSION

In this research, to execute the proposed business solution, BPR Saridana must adopt a phased implementation roadmap, to ensure that the digital transition aligns with the financial constraints and risk appetite of the shareholders. This is aligned with previous study regarding ambidextrous organization; this pattern suggests that *sequential* ambidexterity may be more useful in stable, slower moving environments (e.g., service industries) and for smaller firms that lack the resources to pursue simultaneous or sequential ambidexterity (O'Reilly & Tushman, 2013). As the BPR has limited resources and various constraints the implementation of ambidextrous organization must be done one step at a time, with **Sequential Phases Digitalization Framework** as reflected in the figure below:

Figure 6: BPR Saridana Digital Transformation Framework



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