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## Analysis of Digital Communication Patterns in the Institutional Business Division of PT Bank Rakyat Indonesia (Persero) Tbk

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**Abstract:** This study aims to analyze the digital communication patterns in the Institutional Business Division of PT Bank Rakyat Indonesia (Persero) Tbk. In today's digital era, effective communication is crucial to support smooth operations and relationships between internal and external parties. This research uses a descriptive qualitative approach, with data collected through direct observation and in-depth interviews with employees in the division. The results show that the division utilizes various digital communication platforms such as WhatsApp, email, Zoom, and Microsoft Teams, for both formal and informal communication. However, several challenges were identified, including miscommunication, information overload, and technical issues such as unstable signal quality. Miscommunication often occurs due to the limited non-verbal expression in text-based communication. The study also found that digital communication facilitates coordination among teams and speeds up decision-making. However, challenges such as difficulty in understanding the context of messages and information overload need to be addressed to enhance communication effectiveness. Based on these findings, it is recommended that the company enhance digital literacy and optimize communication platforms to support digital communication effectiveness within the organization.

**Keywords:** Digital Communication, Institutional Business Division, PT Bank Rakyat Indonesia, Team Coordination, Communication Challenges.

### INTRODUCTION

In the current era of globalization and digitalization, communication plays a crucial role in various aspects of life, including business and banking sectors. Banking companies are required to adopt effective communication patterns to build strong and sustainable relationships with both internal and external parties. One key role in this process is the Relationship Manager (RM), who serves as the primary intermediary between the bank and its clients. RM is responsible for establishing, managing, and maintaining business relationships based on trust and credibility (Nuraini, 2024).

Communication conducted by the Relationship Manager is not only transactional but also strategic, as it directly affects customer satisfaction and loyalty, particularly in offering investment products. In performing their role, RMs not only convey information but also build trust through personal and professional approaches. Strong relationships between RMs and clients can create positive service experiences, enhance customer loyalty, and improve the bank's image and reputation in the long run (Budiastuti, 2016).

Communication is not just the exchange of information but also a key to running the company's operations. Every organization needs an effective communication pattern to achieve its set goals. Good communication can increase customer loyalty, ensure their satisfaction, and build a positive reputation for the company in the long run (Nuraini, 2024).

One of the communication patterns that is increasingly developed in the business world is digital communication. This pattern refers to how companies utilize digital technology to improve communication effectiveness both internally and externally. Digital communication enables organizations to convey information more quickly, efficiently, and flexibly. The use of various digital platforms, such as emails, instant messaging apps, social media, and cloud-based communication systems, helps companies improve coordination and decision-making accuracy. Additionally, digital communication contributes to creating transparency of information and strengthening relationships with business partners and customers (Hidayat, 2022).

However, according to Rika Widianita (2023), despite its many benefits, digital communication also faces various challenges. Some of the barriers often encountered in digital communication in business include a lack of technological understanding among employees, language barriers in communication with international business partners, and potential miscommunication due to imbalances in the use of communication media. Therefore, companies need to implement a more systematic and directed digital communication strategy to optimize communication effectiveness and enhance organizational performance (Syakhrani & Widiyatmoko, 2024).

One institution that is developing digital communication patterns in its operations is PT Bank Rakyat Indonesia (Persero) Tbk. As one of the largest banks in Indonesia, BRI has implemented various digital communication strategies to address the challenges of the digital era (AyusTyaWati, 2024). BRI aims to improve connectivity and communication effectiveness across various divisions to support business operations. The bank's digital communication pattern is intended to increase efficiency, strengthen relationships with business partners, and support smooth coordination between divisions and stakeholders (Kusuma et al., 2024).

One of the divisions with a strategic role in business communication at BRI is the Institutional Business Division. This division is responsible for managing and developing relationships with various institutions, including corporate partners, government agencies, state-owned enterprises, foundations, educational institutions, and other strategic industrial sectors. The division is led by one head who oversees five teams, including logistics. Team 1 handles Finance & Policy, Team 2 handles Military & Infrastructure, Team 3 handles Politics & Energy, Team 4 handles Health & Investment, and Team 5 handles Law & Education (Putri Utami, 2022).

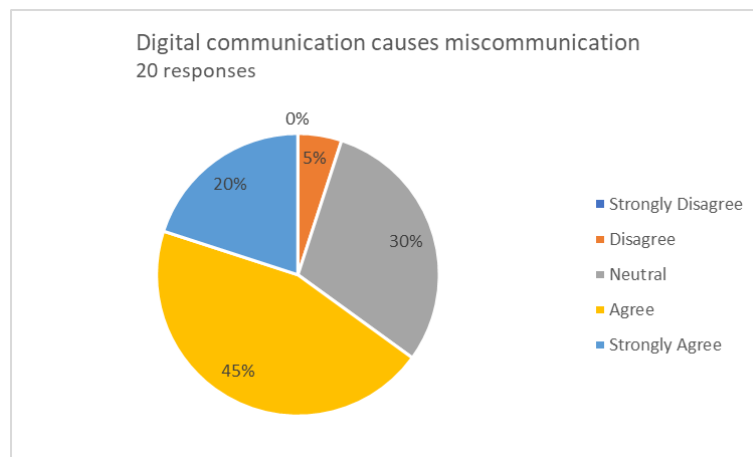
To ensure smooth communication, this division uses various digital communication channels such as corporate emails, cloud-based project management platforms, and instant messaging apps tailored to business needs (Firman et al., 2021). The use of this digital communication pattern aims to improve coordination, speed up transaction processes, and optimize decision-making in BRI's operations (Sihombing, 2025).

Based on direct and indirect observations through interviews, it was found that the Institutional Business Division at BRI still faces several challenges in implementing digital communication. Some of the main barriers include technical obstacles in message delivery,

slow responses and actions, and the potential for miscommunication that can affect the effectiveness of coordination and decision-making (Baser et al., 2023). The different perceptions of using digital communication media also pose a challenge within the division's operations (Ashelawati & Kurnia, 2025).

Based on observations both directly and indirectly conducted at PT Bank Rakyat Indonesia (Persero) Tbk, it was found that the digital communication pattern has not been optimized. One common issue is the slow response from clients, where information delivered is received but not executed quickly. This often occurs due to technical disturbances and missed communication (Rowe, 2025).

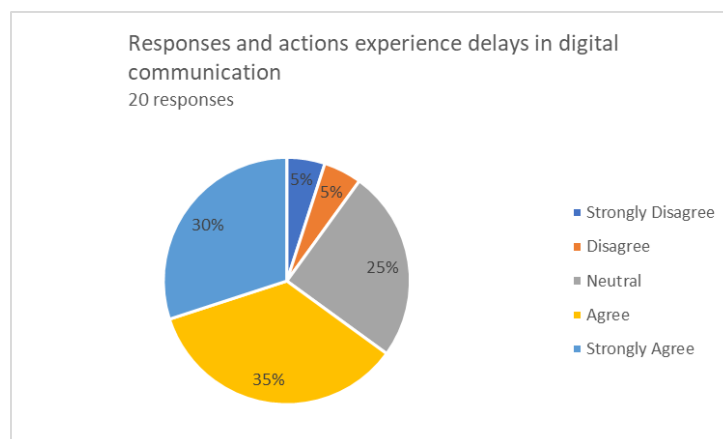
In this case, the author also conducted a preliminary research by distributing a questionnaire on digital communication patterns to several employees at PT Bank Rakyat Indonesia (Persero) Tbk. This distribution was done to 20 employees in the Institutional Business Division. This preliminary research was aimed at understanding the employees' opinions on the current communication patterns at PT Bank Rakyat Indonesia (Persero) Tbk. The results of this preliminary research are shown in Figures 1.1 and 1.2 below:



Source: Processed by Author (2025)

**Figure 1.1:** Results of Digital Communication Pattern Questionnaire

Based on the diagram above, it can be seen that many employees feel that digital communication often leads to miscommunication in interactions, with 20% strongly agreeing, 45% agreeing, 30% neutral, and 5% disagreeing. Therefore, 65% of employees experience miscommunication in digital communication, while 5% feel that this communication pattern is good, and 30% are neutral towards the digital communication pattern from the 20 respondents.



Source: Processed by Author (2025)

**Figure 1.2:** Results of Digital Communication Pattern Questionnaire

Based on the diagram above, it can be seen that many employees feel that digital communication causes delayed responses and actions, with 30% strongly agreeing, 35% agreeing, 25% neutral, 5% disagreeing, and 5% strongly disagreeing. Therefore, 65% of employees feel that there are delays in digital communication, 10% feel that the communication pattern is good, and 25% are neutral towards the digital communication pattern from the 20 respondents.

Therefore, a more effective and innovative digital communication pattern is needed to address these barriers, such as optimizing Artificial Intelligence (AI) in communication management, utilizing automatic chatbots, and improving digital communication skills for employees (Fadiyah et al., 2025; Kurniawan et al., 2023).

This finding reveals a gap between the ideal concept of digital communication, which emphasizes speed, efficiency, and interactivity, and the reality on the ground, where digital communication in the Institutional Business Division of PT Bank Rakyat Indonesia (Persero) Tbk still often experiences miscommunication, delayed responses, and technical obstacles (Kaihlanen et al., 2022). This inconsistency indicates that the implementation of digital communication technology has not fully addressed the organizational communication needs effectively (Fahrudin et al., 2025; Kocak & Pawlowski, 2023).

This research aims to analyze the digital communication patterns in the Institutional Business Division of Bank Rakyat Indonesia, using a descriptive qualitative approach. The study will explore how digital communication strategies are applied in the division, the challenges faced, and how digital communication solutions can be optimized to support business effectiveness and relationships with strategic partners. Through this research, it is hoped that a more optimal digital communication strategy will be found, which can enhance work efficiency, strengthen business relationships, and support BRI's vision and mission in facing the challenges of the digital era.

## **METHOD**

This study uses a descriptive qualitative research design, suitable for exploring phenomena in natural settings and understanding participants' experiences. The research was conducted at PT Bank Rakyat Indonesia (Persero) Tbk, focusing on the Institutional Business Division. Data was collected over a period from February 2025 to July 2025. A purposive sampling technique was used to select participants, focusing on four employees with varying levels of experience in the division's digital communication processes. The participants were selected based on their roles and experience in managing communication through digital platforms, with a minimum of three years of experience in the division. Data collection methods included direct observations, semi-structured interviews, and documentary analysis. Observations were made to understand real-time communication processes, while in-depth interviews provided insights into the challenges and benefits of digital communication from the participants' perspectives. Documentary analysis of relevant documents, such as communication guidelines and reports, further supported the findings. Triangulation was applied to ensure data validity and reliability, combining findings from different sources to cross-check results. The data analysis followed Miles and Huberman's interactive model, which includes data reduction, data display, and conclusion drawing, ensuring that key themes related to communication tools, barriers, and solutions were identified. The study aimed to explore digital communication strategies and how they can be optimized for better efficiency and effectiveness in the division.

## **RESULTS AND DISCUSSION**

### **Results**

#### **1. Data Description**

This study aimed to understand digital communication patterns within PT Bank Rakyat Indonesia (Persero) Tbk. The research involved four participants from the Institutional Business Division, consisting of Relationship Managers and Logistics staff. The division handles services for corporate and institutional clients, with a focus on enhancing communication through digital platforms. The participants were selected based on their roles and experience with digital communication tools in their daily operations.

**Table 1. Interview Participants**

No.	Name	Position	Years of Experience
1	A	Relationship Manager	10 years
2	B	Relationship Manager	14 years
3	C	Secretary	6 years
4	D	Logistics	6 years

Source: Processed by Author (2025)

## 2. Results of Digital Communication Patterns

The study found that the division employs various digital platforms, including WhatsApp, email, Zoom, Microsoft Teams, and Digital Office, to facilitate both formal and informal communication. Communication follows a top-down, bottom-up, and horizontal flow, ensuring information reaches the relevant stakeholders efficiently. However, challenges such as miscommunication due to the limitations of text-based communication and technical barriers such as signal disruptions were observed.

Participant A stated: "WhatsApp, corporate email, Gmail, Zoom, Teams are used for daily communication. WhatsApp is informal, while email and Zoom are used for formal communication and meetings that require face-to-face interaction."

Participant B noted: "The communication flow depends on the situation, and the style adapts to the counterpart's communication style to ensure comfort."

## 3. Supporting Coordination and Collaboration

Digital communication has notably improved coordination and collaboration within the division. Platforms like WhatsApp and Teams enable real-time communication and collaboration, even when team members are in different locations. Participant C highlighted: "Using WhatsApp and Digital Office for real-time discussions makes coordination and decision-making easier."

Moreover, Participant D emphasized the role of digital platforms: "Zoom and Teams make communication efficient, and digital platforms help speed up work processes."

## 4. Challenges in Digital Communication

Several challenges emerged, including miscommunication due to a lack of non-verbal cues in digital communication, overload of information from multiple platforms, and technical issues such as unstable internet connections. Participant A explained: "Miscommunication often happens because we can't gauge tone or expressions through text. When it occurs, I prefer to meet directly to clarify."

Participant B added: "Signal quality and participant understanding can vary, leading to miscommunication. We now use AI assistance or recording tools to help."

## 5. Overcoming Challenges

To mitigate these challenges, employees adopt strategies such as clarifying messages directly, using notification management features, and utilizing AI tools for better communication management. Participant C suggested, "We need further training on effective digital communication and better integration of platforms to reduce information overload."

## Discussion

### 1. Digital Communication Patterns Implemented

Digital communication patterns are a form of organizational adaptation to the advancements in information technology, facilitating the delivery of information in daily work activities. Digital communication has become a primary medium for interactions, both internally among employees and externally with clients or partners. Based on the observations and interviews, the Institutional Business Division at PT Bank Rakyat Indonesia (Persero) Tbk has implemented diverse digital communication patterns tailored to the type of message being conveyed.

The digital communication platforms actively used include WhatsApp, email, Zoom, Microsoft Teams, and Digital Office. WhatsApp is utilized for informal daily communication, while email and Digital Office are employed for more formal and documented communication. Zoom and Teams are primarily used for discussions, coordination, and remote meetings that require face-to-face interaction.

Moreover, the communication flow involves top-down, bottom-up, and horizontal patterns. Top-down communication is used by superiors to deliver policies or instructions, bottom-up communication is used for reporting work progress or issues, and horizontal communication occurs among colleagues within the same division. This flexibility in the communication structure demonstrates its efficiency in delivering information across various levels.

These findings align with Oktaviani (2020), who argues that effective communication strategies do not merely convey information but also promote positive values that shape professional behavior in response to dynamic work environments. However, it is worth noting that language barriers or cultural differences still pose challenges, preventing digital communication from being fully informative and fluid. Therefore, strengthening digital communication competence is essential to ensure messages are delivered more accurately, swiftly, and without hindering work processes.

### 2. Digital Communication Supporting Coordination and Collaboration

The digital communication pattern implemented in the Institutional Business Division at PT Bank Rakyat Indonesia (Persero) Tbk has proven to play a significant role in supporting smooth coordination and collaboration between teams and units. The use of digital platforms has facilitated communication across locations, accelerated work processes, and enabled real-time collaboration, even when team members are in different locations.

From the interview results, participants explained that digital communication speeds up coordination, especially in cross-division projects that involve many parties. Quick and flexible communication allows each team member to share their opinions, receive important information, and make collective decisions without requiring physical meetings. The use of dedicated discussion groups on digital platforms also helps clarify individual responsibilities within the team.

This aligns with Nasrullah (2021), who stated that digital communication has created a more efficient collaborative space in organizations, where decision-making no longer depends on location or time. This pattern has made employees more adaptive and productive, as communication is not hindered by distance or time constraints.

Thus, digital communication not only serves as a messaging tool but also acts as a crucial infrastructure that supports team integration, accelerates coordination, and fosters synergy between business units within the company.

### 3. Challenges of Digital Communication Patterns

Despite the convenience offered, digital communication patterns also present several challenges that employees in the Institutional Business Division at PT Bank Rakyat Indonesia (Persero) Tbk have experienced firsthand. The interviews revealed that the most common challenges include miscommunication, information overload, unstable network quality, and difficulties in capturing the full context of messages, particularly when communication occurs online or through text.

Several participants revealed that text-based communication often fails to convey tone and expression effectively, leading to misunderstandings. Additionally, the high number of workgroups and notifications from various platforms often result in important information being missed or buried. Signal disruptions also pose problems, especially during online meetings or cross-unit coordination that require quick responses.

According to Fitriani and Handayani (2021), the main challenge in digital communication lies in users' ability to manage information and maintain message clarity amidst the limitations of non-verbal expression. When information is shared without adequate context, the risk of miscommunication increases significantly.

To address these challenges, several participants have adopted solutions such as using pinned chat features, prioritizing notifications, or clarifying directly via phone and video calls. While not all obstacles can be avoided, these mitigation efforts show that the success of digital communication depends not only on the technology but also on digital literacy, communication awareness, and individual readiness to handle the complexities of online communication.

## CONCLUSION

This study aimed to analyze the digital communication patterns in the Institutional Business Division of PT Bank Rakyat Indonesia (Persero) Tbk and to understand how these patterns support the division's operational and collaborative activities. The findings highlight that the digital communication patterns within the division are flexible and diverse, using various platforms such as WhatsApp, email, Zoom, Teams, and Digital Office, each adapted to the context of the communication. These platforms enable the smooth flow of information through top-down, bottom-up, and horizontal communication channels. Digital communication has significantly improved coordination and collaboration, especially in cross-division projects, allowing real-time decision-making and efficient information exchange, even when team members are in different locations.

However, the study also identified challenges such as miscommunication, information overload, and technical issues like unstable signals, which hinder the effectiveness of digital communication. Despite these challenges, employees have demonstrated adaptability by implementing strategies like clarifying messages directly and managing notification priorities to overcome these barriers. These adjustments show that with proper communication management and enhanced digital literacy, the division has managed to use digital tools effectively, ensuring that communication remains a key factor in operational success.

The improvements in digital communication practices within PT Bank Rakyat Indonesia (Persero) Tbk contribute significantly to the industrial field by emphasizing the importance of effective digital communication strategies in large organizations. This research provides insights into the role of digital communication in enhancing collaboration and coordination across teams and units, which is a critical aspect of modern business operations. Moreover, the findings can inform other organizations in the banking and corporate sectors seeking to improve communication processes in the digital era, particularly by focusing on overcoming barriers to digital communication and optimizing its use.

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