



## DIGITAL TRANSFORMATION OF ARCHIVAL RECORDS MANAGEMENT IN PT BANK MANDIRI TBK: AN ANALYSIS OF READINESS, MATURITY, AND CRITICAL SUCCESS FACTORS

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### Abstract

The rapid growth of digitalization projects and increasing operational complexity at PT Bank Mandiri Tbk have significantly expanded digital archive volume. However, the absence of a comprehensive transformation strategy for archival management remains a major challenge for building efficient, integrated, and sustainable information governance. Previous studies and consultant recommendations have largely focused on technological solutions, overlooking organizational readiness, digital maturity, and critical success factors.

This study employs an exploratory sequential mixed methods design, beginning with qualitative interviews to identify perceptions, challenges, and readiness for digital archival transformation, followed by a quantitative survey to validate and generalize the findings. Three analytical frameworks are integrated: People–Process–Technology (PPT) to assess readiness, the DREAMY Framework to evaluate digital maturity, and Critical Success Factors (CSF) to identify determinants of successful implementation.

Findings reveal that transformation efforts at PT Bank Mandiri Tbk are strongly influenced by human resource capability, cross-unit process alignment, system integration, and regulatory and leadership support. Based on these results, an integrative PPT–DREAMY–CSF model is proposed to connect readiness, maturity, and implementation factors.

This study contributes a new integrated framework for evaluating and designing digital archival transformation in the banking sector a context that remains underexplored in existing literature. Unlike prior studies that analyze readiness, maturity, or CSFs separately, this research synthesizes all three into a unified diagnostic and strategic tool that can be replicated by other large financial institutions.

Short-term recommendations emphasize strengthening foundational readiness and refining CSF indicators for non-ERP archival contexts, while long-term priorities focus on culture, leadership, and organizational change to position digital archives as strategic corporate assets.

### Keywords:

*digital transformation, digital archives, digital maturity level, People–Process–Technology (PPT), DREAMY, CSF*





## 1. Introduction

PT Bank Mandiri (Persero) Tbk is one of the largest state-owned banks in Indonesia, established in 1998 as the result of the merger of four state-owned banks: Bank Bumi Daya, Bank Dagang Negara, Bank Ekspor Impor Indonesia, and Bank Pembangunan Indonesia. With total assets exceeding IDR 2,000 trillion (2024), Bank Mandiri holds the position as the largest bank in Indonesia in terms of assets and operates an extensive service network, including more than 2,600 branch offices and digital services that reach millions of customers across Indonesia and abroad.

In today's era of rapid digital transformation, modern organizations are required to manage information and records intelligently, efficiently, and securely. Records are no longer regarded merely as administrative documents but as strategic assets that support operational efficiency, data-driven decision-making, and the achievement of long-term organizational goals.

As a national financial institution that plays a strategic role in supporting economic development, Bank Mandiri is expected to continually innovate in delivering fast, secure, and efficient banking services. One of the key pillars of this innovation is digital transformation, which not only encompasses the development of digital banking products and services but also the modernization of internal governance, including records management.

Records management at Bank Mandiri occupies a vital position due to its strong connection with banking regulations, data security, legal compliance, and institutional accountability. The growth of digital transactions, the increasing volume of data, and the complexity of operations make the need for efficient, integrated, and sustainable records management systems increasingly urgent. Records are no longer viewed as static documents but as strategic information resources that support decision-making and competitive advantage.

The digital transformation of records management at Bank Mandiri is directed toward the adoption of modern technologies such as electronic document management systems (EDMS), cloud storage, big data analytics, and integration with digital banking services. However, the success of this transformation does not depend solely on technological readiness but also on organizational preparedness, human resources, work culture, and change management strategies. Therefore, analyzing readiness, digital maturity, and critical success factors (CSF) is essential to ensure that the digital transformation of records management can be implemented effectively, in compliance with regulations, and in support of Bank Mandiri's vision of becoming Indonesia's most admired financial institution.

Since its establishment, Bank Mandiri has grown into a financial institution with regional scale and international reputation. By 2024, the bank recorded total assets exceeding IDR 2,000 trillion, with more than 2,600 branch offices, over 13,000 ATMs, and digital service networks reaching millions of domestic and international customers. These achievements place Bank Mandiri as the largest bank in Indonesia by assets and as one of the key drivers of the national banking sector.

Digital transformation at PT Bank Mandiri (Persero) Tbk is aligned with the concept of Digital Business Strategy (DBS), which emphasizes the integration of digital technologies across business processes and organizational structures to create value and competitive advantage (Bharadwaj et al., 2013). For Bank Mandiri, digital records management is an integral part of data-driven governance, no longer a mere administrative function, since banking records contain legal documents, financial transactions, and strategic information that form the basis for decision-making.



Nevertheless, challenges in implementing digital records transformation do not arise solely from technological aspects. Field findings in several Bank Mandiri units reveal issues of system integration and human resource readiness. An operational manager stated:

*“The infrastructure for digitizing records is actually sufficient, but implementation has not been uniform. Some units have their own systems, making coordination and integration across divisions suboptimal. We need a fully connected system to avoid duplication and redundant work.”*

Meanwhile, a records staff member at a branch office added:

*“Many employees are already familiar with digital applications, but not everyone understands the full function of digital records systems. Some still see it as an additional administrative burden rather than a solution for efficiency. Continuous training and mindset changes are needed to ensure the system is fully utilized.”*

These statements affirm that the success of Bank Mandiri’s digital records transformation is influenced by three main pillars: human readiness (people), process readiness (process), and technological readiness (technology). The People–Process–Technology (PPT) framework is therefore highly relevant to analyze this readiness (Tripathi et al., 2024):

- a) *People* → employee competencies, training, digital work culture, and mindset change.
- b) *Process* → standardized records governance, system integration, and compliance with OJK and BI regulations.
- c) *Technology* → IT infrastructure, EDMS platforms, integration with digital banking services, and data security.

Furthermore, De Carolis et al. (2025), through the DREAMY framework, emphasize the importance of mapping digital readiness levels to design a precise transformation roadmap. In Bank Mandiri’s context, DREAMY helps assess how far business units are prepared to transition to a fully integrated digital records system.

Bank Mandiri has already developed an Enterprise Architecture and IT Master Plan as part of its broader digitalization strategy. However, these strategic documents are often designed top-down from central management, leading to gaps between strategy and actual implementation at branch units. For instance, some branches still face limitations in network infrastructure, employee resistance to change, and discrepancies between traditional procedures and the new digital records system.

This condition indicates that although Bank Mandiri’s strategic direction for digital records transformation is clear, its implementation in the field still faces gaps. Therefore, analyzing readiness, maturity level, and critical success factors (CSF) is crucial to ensure that Bank Mandiri’s digital records transformation is effective, measurable, and sustainable.

#### **Vision**

1. To become the primary financial partner of choice for customers in building and realizing the future aspirations of Indonesia.

#### **Mission**

1. To provide reliable, innovative, and customer-oriented financial solutions.
2. To enhance shareholder value through sustainable performance.
3. To develop the nation’s best talents by fostering a professional, healthy, and service-oriented work culture.
4. To support the national development agenda through financial inclusion and productive financing.
5. To implement sustainable business practices based on good corporate governance.

### **Digital Transformation at Bank Mandiri**

As a bank with a large customer base and complex service needs, Bank Mandiri has positioned digital transformation as one of its core strategies over the past decade. This transformation has been realized through innovations in digital products such as Livin' by Mandiri, Kopra by Mandiri, Mandiri Online, as well as open banking solutions and API ecosystems. Digitalization is directed not only toward enhancing customer services but also toward improving internal operational efficiency, including document and records management.

### **The Importance of Records Management in Digital Transformation**

In the banking industry, records are a highly vital information asset. Banking records encompass not only transaction logs, contracts, and legal documents, but also customer data, audit reports, and strategic corporate documents. With the continuously growing volume of data resulting from digitalized services, Bank Mandiri faces significant challenges in ensuring that records are managed securely, accurately, in an integrated manner, and in compliance with banking authority regulations.

1. The digital transformation of records management at Bank Mandiri aims to achieve the following objectives:
2. Operational efficiency – reducing reliance on physical documents and accelerating the process of retrieving and utilizing information.
3. Regulatory compliance – meeting legal, audit, and governance standards set by the Financial Services Authority (OJK), Bank Indonesia, and international regulations.
4. Information security – safeguarding the confidentiality and integrity of digital records in the face of cybercrime risks.
5. Sustainability – supporting environmental initiatives by reducing paper usage (paperless office).
6. Data-driven decision-making – leveraging digital records as a strategic information resource for planning and innovation.

### **Readiness, Maturity, and Critical Success Factors**

In the context of digital transformation in records management, three key aspects determine Bank Mandiri's success:

1. Readiness – covering the preparedness of technology infrastructure, organizational policies, human resources, and work culture in adopting a digital records system.
2. Technological infrastructure (hardware, software, networks).
3. Human resources readiness (digital literacy competencies and change management).
4. Internal policies and commitment from top management.
5. Budget allocation and long-term investment support.
6. Maturity – the extent to which digital records management systems are integrated, standardized, and sustainable in line with international best practices.
7. Integration of records systems with core business processes.
8. Standardization of digitization procedures and records retention.
9. Continuous evaluation of system security and sustainability.
10. Benchmarking against global standards (ISO 15489, MoReq, ARMA).

Critical Success Factors (CSF) – determinants of success such as top management commitment, appropriate technology adoption, data security governance, and employee involvement in cultural change.

1. Top management commitment to digital transformation.
2. Adoption of technologies aligned with the bank's operational needs and scale.

3. Strict information security governance.
4. Employee engagement and competency strengthening.
5. Organizational culture shift toward a digital mindset and agile working practices.

With its strategic position as Indonesia's largest state-owned bank, Bank Mandiri's success in implementing digital records management transformation will not only enhance internal efficiency but also serve as a benchmark for other financial institutions. Therefore, analyzing readiness, maturity, and critical success factors is crucial to understanding the extent to which Bank Mandiri can modernize and optimize records management while supporting its vision in the era of digital banking.

### **Problem Formulation**

Digital transformation has become a strategic initiative for PT Bank Mandiri (Persero) Tbk to enhance efficiency, accountability, and transparency in records management, covering both physical and electronic records related to transactions, legal documents, and customer data. Although the bank has already established digitalization strategies and a roadmap through internal policies, challenges in implementation remain due to limited organizational readiness in several aspects, such as:

- a) Human resources readiness (People) – which is not yet optimal, particularly in terms of digital literacy, data-driven work culture, and resistance among some employees in adopting electronic records systems.
- b) Work process inconsistency (Process) – as standardized SOPs have not been fully documented, especially at branch offices that still rely on manual or semi-digital procedures differing from central systems.
- c) Technology adoption (Technology) – with limited utilization of digital infrastructure, system integration, data security, and inconsistent use of the electronic document management system (EDMS) across all units.

To address these challenges, this study applies the People–Process–Technology (PPT) framework to analyze the level of readiness, and the DREAMY framework to measure digital maturity. This approach aims to formulate a realistic, measurable, and context-specific strategy for digital records management transformation within the banking organization.

### **Research Questions**

Based on the background described in the previous section, this research seeks to answer the following questions:

- a) What is the level of readiness of Bank Mandiri's business units in implementing digital records management transformation based on the People–Process–Technology (PPT) framework?
- b) What is the current level of digital maturity in Bank Mandiri's records management, as assessed through the DREAMY framework?
- c) How can a contextual digital transformation strategy for records management be formulated for Bank Mandiri, based on the assessment of readiness, maturity, and critical success factors (CSF)?

### **Research Objectives**

This study aims to provide a comprehensive understanding and a strategic foundation for implementing digital transformation in records management at Bank Mandiri. The specific objectives are as follows:

- a) To analyze the level of readiness of Bank Mandiri's business units in implementing digital records management transformation using the People-Process-Technology (PPT) framework.
- b) To identify and evaluate the digital maturity level of Bank Mandiri's records management using the DREAMY (Digital Readiness Assessment Maturity Framework).
- c) To formulate a contextual digital transformation strategy for records management, based on the actual analysis of readiness and maturity, while considering relevant Critical Success Factors (CSF) for successful implementation at Bank Mandiri.

### Theoretical Review

#### Strategic Management

Strategic management is the art and science of formulating, implementing, and evaluating cross-functional decisions to achieve organizational goals. This process involves the integration of various fields such as management, marketing, finance, production, research, and information systems. The essence of strategic management is making appropriate strategic decisions through analysis of internal and external conditions, strategy formulation, implementation, and evaluation and control to ensure the organization remains on the path to success. In facing the Industry 5.0 era, companies are required to adapt strategic management practices by utilizing quality human resources, strengthening business networks, and adopting relevant technology. Strategic planning is key to ensuring optimal transformation, one of which is through the People, Process, Technology (PPT) approach.

According to David and David (2017), strategic management consists of three main, continuous stages:

1. Strategy formulation – formulating the vision and mission, and conducting a SWOT analysis to determine the best strategy.
2. Strategy implementation – implementing the strategy through annual objectives, policies, resource allocation, and adjustments to the organizational structure.
3. Strategy evaluation – measuring performance, reviewing internal and external factors, and making adjustments to ensure the strategy remains relevant.

These three stages form a recurring cycle that ensures the organization's ability to adapt to changes in the business environment. Thus, strategic management not only provides direction but also ensures the organization's long-term sustainability and competitiveness.

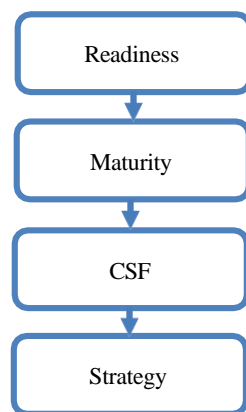
#### Digital Transformation

Digital transformation is an integrative process through which organizations leverage digital technologies to redesign operations, enhance service delivery, and create new value. Vial (2019) conceptualizes digital transformation as a process of continual improvement enabled by information, computing, communication, and connectivity technologies. In the context of state-owned enterprises such as PT Bank Mandiri (Persero) Tbk, digital transformation extends beyond technology adoption to include cultural shifts, redesigned business processes, and new organizational capabilities.

According to Westerman et al. (2014), digital transformation consists of three pillars: improving customer experience, enhancing operational processes, and developing digital business models. Within archival management, these pillars translate into a transition from conventional to electronic records systems that are integrated, accessible, secure, and aligned with long-term preservation standards. Furthermore, as noted by Pranata (2024), digital archives are not merely storage media but strategic assets that support data-driven governance and institutional accountability.

In this research, digital transformation is understood as a theoretical synthesis that connects three fundamental constructs: organizational readiness, digital maturity, and critical success factors (CSF). Readiness assessed through the People–Process–Technology (PPT) framework serves as the foundation that determines an organization’s capability to initiate transformation. Digital maturity, measured using the DREAMY Framework, reflects the extent to which processes, technologies, and human competencies have been standardized and optimized. CSFs, such as leadership support, cross-unit collaboration, security governance, and change management, act as enabling conditions that strengthen the effectiveness of transformation initiatives.

These three elements form a sequential and interdependent pathway toward strategic digital transformation. The relationship may be synthesized as follows:



**Figure 1. Theoretical Synthesis Diagram**

where readiness shapes the baseline capability, maturity indicates progress, CSFs mediate implementation success, and all three inform the formulation of a long-term digital archival transformation strategy.

#### **Transformation Management at Bank Mandiri**

Transformation management is a strategic approach to managing significant change, encompassing aspects of business processes, technology, organizational culture, and human resources. Kotter (2021) offers eight steps to effective change, while transformational leadership theory (Burns, 1978; Bass, 1985) emphasizes idealized influence, inspirational motivation, intellectual stimulation, and individualized attention as the foundations of an innovative and adaptive work culture.

At Bank Mandiri, archiving transformation is an urgent need to address the challenges of information and asset management in the digital age. Through the development of an e-archive application and the Archives Order Movement program, Bank Mandiri is promoting the digitization of archives to increase transparency and accountability, and strengthen data-driven services. Digitization enables storage efficiency, accelerates information retrieval, and protects documents from physical damage, while supporting faster and more accurate decision-making.

This transformation also has tangible impacts in terms of time efficiency in document processing, storage space savings, and significant financial value. However, challenges remain, particularly related to the need for skilled human resources in information technology, system integration, and internal policy support. Therefore, Bank Mandiri needs to ensure adequate infrastructure, training, and governance. Therefore, archival transformation is not just a technological innovation, but a corporate strategy to strengthen Good Corporate Governance (GCG), increase global competitiveness, and ensure service sustainability in the digital era.

### Archive Management

**Archive** management is a systematic process of planning, organizing, storing, maintaining, and disposing of organizational documents so that information can be used effectively throughout its lifecycle. Archives, both physical and digital, play a crucial role as a source of information for decision-making, accountability, and preserving the organization's history. The main principles of Archive management include:

1. Authenticity and integrity – Archive must be valid, complete, and reliable.
2. Accessibility and affordability – records must be easily accessible, quickly, accurately, and according to access rights.
3. Security and protection – records must be protected from physical damage and cyber threats.
4. Efficiency and effectiveness – Archive management must be resource-efficient while still meeting information needs.

The stages of archival management include document creation and acquisition, classification and organization, storage and maintenance, and destruction of useless archives according to retention schedules. Digital transformation has brought about major changes in archiving, from manual systems to information technology-based e-archiving. Digitizing archives improves efficiency, speeds retrieval, reduces space usage, and enables real-time access. However, its implementation faces challenges in terms of human resource readiness, technological infrastructure, data security, and consistent regulations. Therefore, modern archival management is not only technical but also requires policy support, digital literacy, and an adaptive organizational culture to realize transparent, accountable, and sustainable information governance.

### People–Process–Technology (PPT)

The PPT model emphasizes alignment between people, processes, and technology as the key to successful digital transformation.

1. People: competencies, work culture, and leadership.
2. Process: standard and efficient workflows.
3. Technology: IT infrastructure that supports operations.

PPT serves as both a diagnostic tool and a roadmap to ensure balanced digitalization.

### Digital Maturity & DREAMY

**Digital Maturity**: indicates the level of technology integration in business processes, essential for developing a realistic digital strategy (De Carolis, 2025; Tortorella, 2022).

**DREAMY**: a CMMI-based digital maturity assessment framework with 5 levels (Initial–Optimizing). Dimensions: strategy & leadership, process, technology, and people. Strengths: comprehensive, flexible, and produces a concrete roadmap. Relevance: assessing the digital readiness of PT Bank Mandiri archives, identifying gaps, and developing a transformation strategy.

### Critical Success Factors (CSFs)

CSFs are key factors for the success of digital transformation (Rockart, 1979; Resende, 2024).

Key aspects:

1. Top management support (vision & resources),
2. Cross-functional collaboration,
3. Human resource digital competency,
4. Security & regulatory compliance.

CSFs help organizations focus on crucial areas so that the transformation not only works, but is also sustainable and has a real impact.

### Research Framework

PT Bank Mandiri Tbk, as one of the largest banks in Indonesia, faces both challenges and opportunities in implementing digital-based records management. The success of this transformation is greatly influenced by the level of organizational readiness, system maturity, and critical success factors involving people, processes, and technology. An in-depth analysis of these three dimensions will provide a comprehensive picture of the extent to which Bank Mandiri is able to ensure sustainability, effectiveness, and competitiveness through the digital transformation of records management. The following is the conceptual framework for this research:

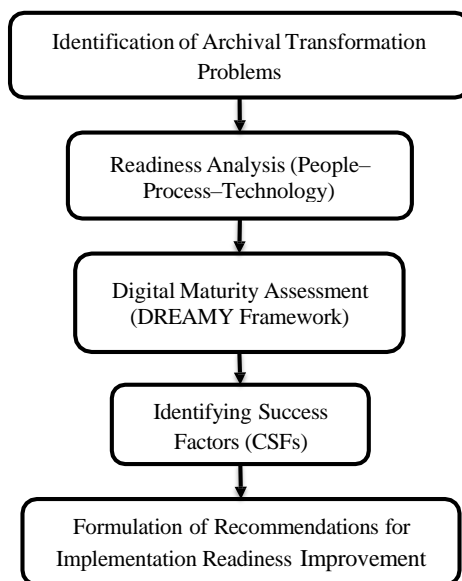


Figure 2. Framework

## 2. Method

This research employed a mixed-methods approach with an exploratory-sequential design, combining qualitative and quantitative methods sequentially. In the qualitative phase, in-depth interviews were conducted with archive managers at PT Bank MandiriTbk's work

units to gain understanding of the processes, challenges, and strategies for digital transformation of archives management. The findings from this phase were then used to develop a Likert-scale-based survey instrument aimed at quantitatively measuring human resource readiness and other critical aspects. This research is categorized as an exploratory case study that is descriptive, participatory, and longitudinal in nature because it examines complex phenomena within a specific organizational context in depth, actively involves researchers, and is conducted over a specific period of time to monitor changes. The integration of both methods allows for data triangulation, resulting in a more comprehensive and in-depth analysis of the readiness, maturity, and key success factors for digital transformation of archives management at Bank Mandiri Persero.

This research was systematically designed using an exploratory sequential mixed methods approach, as adapted from Creswell (2014). This approach was implemented through three main stages: qualitative, quantitative, and integrative interpretation. In the qualitative stage, in-depth exploration through interviews was conducted to uncover key variables, factors, and contexts relevant to the digital transformation of archives management. The findings from this stage then served as the basis for developing a survey instrument for the quantitative stage, which served to measure the phenomenon more broadly and structuredly. The results of these two stages were then integrated in the interpretation stage, where qualitative and quantitative data were combined to produce a more comprehensive analysis and formulate relevant strategies and roadmaps. Thus, the research flow gradually moved from in-depth exploration, through measurable testing, to the synthesis of applicable recommendations.

### **3. Results and Discussion**

#### **3.1 Results**

Readiness for Digital Transformation of Bank Mandiri's Archives Management Based on the PPT Framework

##### **People (Human Resources)**

Interview results indicated that HR competency in managing digital archives at Bank Mandiri still varies across units. One reason is the uneven distribution of dedicated archive managers across divisions. However, Bank Mandiri has begun promoting consistency and professionalism through a centralized archival services program. This initiative is supported by a role- and process-based training plan, aimed at enhancing the digital capabilities of human resources in a more structured and strategic manner.

##### **Process (Business Process).**

In terms of processes, Bank Mandiri is developing standard operating procedures (SOPs) and standardizing workflows to ensure systematic digital archive management. This effort reflects the organization's awareness that a strong process foundation must be built before technology can be optimized. Furthermore, a monitoring and evaluation mechanism is being developed in the form of a digital dashboard, which allows for more transparent and integrated reporting on archive management performance.

##### **Technology**

From a technological perspective, Bank Mandiri has developed a digital archive management system based on an intelligent platform with Optical Character Recognition (OCR) and machine learning features. This development is supported by investments in



network infrastructure, centralized storage, and integration across internal systems, such as SAP and other document management applications. This demonstrates that Bank Mandiri has a clear technological direction in building a secure, integrated, and efficient digital archive ecosystem.

### **Digital Maturity Based on the DREAMY Framework**

#### **Strategy and Leadership**

Bank Mandiri has established a five-year roadmap for digital archive transformation, which is included in the company's strategic agenda. This planning document demonstrates consistent direction and commitment, in accordance with the Level 3 (Defined) maturity criteria in the DREAMY framework.

#### **Processes and Operations**

Efforts to standardize SOPs and develop more structured business processes confirm that archive digitalization practices have been defined and are beginning to be widely implemented. However, quantitative data-based measurement systems are only in their initial stages, for example through archive monitoring dashboards. Therefore, Bank Mandiri remains at Level 3, with a trend toward Level 4 (Quantitatively Managed).

#### **Technology and Infrastructure**

Bank Mandiri's digital archives system is equipped with advanced features such as OCR and machine learning, and is in the integration stage with other systems. This demonstrates a high level of technological readiness and leads to automation, efficiency, and interoperability across digital platforms.

#### **Human Resources and Competence**

Human resource competency remains a significant challenge, as there remains a gap between units accustomed to digitalization and those that remain conventional. However, role-based training programs and the development of a digitally aware culture indicate the organization's readiness to increase its HR maturity level to a more optimal level.

### **3.2 Discussion**

#### **Bank Mandiri's Archives Digital Transformation Strategy Based on Readiness, Maturity, and CSFs**

##### **Strengthening Top Management Support.**

Bank Mandiri's leadership commitment is evident through the integration of the digital archives roadmap into the corporate strategy. This aligns with previous research confirming that managerial support is a key factor in the success of digital transformation.

##### **Cross-Unit Collaboration and Change Management**

Transformation cannot be implemented sectorally, necessitating cross-divisional collaboration. The centralized service model being developed encourages cross-unit collaboration, strengthened by the involvement of user champions and ongoing communication of change. This approach can reduce resistance and accelerate the adoption of a digital work culture.





### **Digital Competence and Role-Based Training**

The training program designed by Bank Mandiri focuses not only on application usage but also on strengthening understanding of compliance and knowledge management. This strategy reflects the key success factors (CSFs) in building sustainable digital competency.

### **Security, Evaluation, and Continuous Improvement**

Bank Mandiri has placed special emphasis on information security, including the implementation of access classification for digital archives. Furthermore, a regular evaluation mechanism and a continuous improvement approach through inter-unit benchmarking demonstrate a maturing risk management system.

### **Mapping an Adaptive Digital Roadmap**

Bank Mandiri's digital transformation strategy needs to be formulated based on a gap analysis between actual conditions and the ideal maturity target according to the DREAMY framework. This gap analysis forms the basis for developing a measurable, contextual, and long-term archive digitization roadmap.

### **Statistical Analysis Results**

#### **People (HR)**

Employee digital competency remains uneven (score 3.64), consistent with interview findings indicating the absence of dedicated archival managers across units. The root causes include inconsistent HR specialization, limited exposure to digital archival standards, and training that remains tool-oriented rather than competency-oriented. This aligns with Gfrerer et al. (2021), who found that gaps in digital literacy and role clarity are major barriers in early-stage digital transformation. Although Bank Mandiri has initiated the Consolidated Service Solution (CSS) and role-based training, the risk of transformation stagnation persists if HR capacity fails to keep pace with technological advancement, especially given the bank's scale and regulatory complexity.

#### **Process (Business Process)**

Process indicators show strength in SOP development (4.12) and workflow standardization (3.90). However, inter-unit communication (3.84) and data security practices (3.80) require improvement. The underlying causes include process fragmentation inherited from legacy archival practices and uneven adoption of standardized governance. Similar findings were reported by Rolland & Hanseth (2021), who observed that digital document systems often fail due to siloed implementation. Bank Mandiri has mitigated this through CSS standardization and the ELARCH monitoring dashboard, yet risks remain: inconsistent process implementation across branches may lead to compliance gaps and cyber-exposure.

#### **Technology (IT Infrastructure)**

Technology is the strongest dimension (4.22), supported by the ELARCH platform with OCR and machine learning for automated classification. Integration with SAP and AMS (3.86) through a Single Source of Truth (SSoT) improves interoperability, although real-time synchronization still requires refinement. This result is comparable to Gökalp & Martinez (2022), who note that organizations with strong digital infrastructure often face integration bottlenecks in multi-system environments. The main implementation risk lies



in system dependency; if interoperability issues persist, this can cause data redundancy, inconsistent metadata, and operational delays.

### **DREAMY (Digital Maturity)**

With an average score of 3.98, Bank Mandiri is positioned at Level 3 (Defined), moving toward Level 4 (Quantitatively Managed). Digital risk management is strong (4.20), but digital culture disparities (3.84) remain. This mirrors findings by De Carolis et al. (2025), who argue that organizational culture typically lags behind technological progress. The key risk is cultural resistance, which may reduce adoption rates, diminish system utilization, and weaken the long-term success of transformation initiatives.

### **Critical Success Factors (CSF)**

CSF indicators achieved the highest composite score (4.10). Leadership support (4.22) is strong, aligning with Alojail et al. (2023), who identified executive commitment as the foremost driver of digital transformation success. Cross-unit collaboration (3.96), change management (4.08), and continuous evaluation (4.12) are improving through CSS and ELARCH audits. However, risks remain if collaboration does not translate into operational synchronization. Without sustained change management, there is potential for initiative fatigue, inconsistent compliance, and delayed maturity progression.

Bank Mandiri's digital archival transformation is supported by robust technology and leadership alignment. However, the primary vulnerabilities lie in human resource competency gaps, cultural misalignment, and process inconsistencies all of which correspond with global findings on digital transformation in large organizations. The risk profile suggests that unless HR capability, process discipline, and system integration are strengthened simultaneously, Bank Mandiri may face slowed maturity advancement and fragmented transformation outcomes.

## **4. Conclusion**

This study concludes that digital transformation of archives management at PT Bank Mandiri Tbk is a highly relevant strategic agenda to support modern organizational governance, operational efficiency, and regulatory compliance. The analysis shows that Bank Mandiri has a relatively strong technological foundation through the development of an integrated digital archiving system, which enables more effective automation, standardization, and monitoring of archives. However, human resource readiness and process alignment remain key challenges. Based on the People–Process–Technology (PPT) framework, the technology aspect is the most mature dimension, while the people aspect still requires improving digital competency and strengthening an adaptive work culture, and the process aspect needs more comprehensive standardization.

From the DREAMY Framework perspective, Bank Mandiri's digital maturity level is at Level 3 (Defined) with a trend toward Level 4 (Quantitatively Managed). This indicates that the archives digitization strategy is well-documented and consistently implemented, but data-driven measurement and continuous optimization still need to be strengthened. Within the Critical Success Factors (CSF) framework, top management support is the primary driver, followed by resource availability and ongoing evaluation mechanisms. Nevertheless, cross-unit collaboration and change management remain areas that require improvement to drive the overall success of the transformation.

In general, it can be concluded that the success of digital archives transformation at Bank Mandiri is not solely determined by technological sophistication, but also requires balanced synergy between human resource readiness, process standardization, a digital work culture,

and management commitment. A holistic approach based on PPT, DREAMY, and CSF has proven effective in assessing current conditions and providing a conceptual foundation for developing a sustainable digital transformation roadmap.

## Recommendations

1. Practical Suggestions
  - a) Short Term (0–1 year):
    - i. Improve human resource digital competency through role-based training and the formation of user champions in each work unit.
    - ii. Improve digital archiving SOPs and procedures, along with performance indicators (KPIs) to ensure consistency and accountability.
    - iii. Optimize the use of the digital archiving system by utilizing features such as automatic classification, audit trails, and integration with other corporate systems.
    - iv. Implement a change management strategy with intensive internal communication, incentives, and regular feedback mechanisms.
    - v. Establish a real-time dashboard-based monitoring system to evaluate the effectiveness of archives digitization and work unit compliance.
  - b) Long-Term (1–3 years):
    - i. Establish a dedicated functional position, such as a Digital Archivist, to strengthen the professionalization of digital archives management.
    - ii. Implement Process Mining technology to identify operational deviations and implement continuous process improvements.
    - iii. Integrate artificial intelligence (AI) technologies, such as Intelligent Document Processing (IDP), to improve the accuracy and efficiency of archives management.
    - iv. Strengthen digital archives governance by establishing a Digital Records Governance Board and developing a comprehensive governance framework.
2. Theoretical Suggestions
  - a) Short-Term (0–1 year):
    - i. Develop an integrative PPT–DREAMY–CSF conceptual model that can be widely used to assess readiness, digital maturity, and success factors in both the public and private sectors.
    - ii. Update the CSF approach to be relevant for non-conventional contexts, such as digital archiving systems, which differ from ERP systems or other commercial systems.
  - c) Long Term (1–3 years):
    - i. Adding qualitative indicators to the readiness and maturity model, such as organizational culture, resistance to change, and leadership style.
    - ii. Developing a new theory that positions digital records management as a strategic organizational infrastructure, on par with technology and financial infrastructure, so that its role in supporting decision-making and business sustainability is more fully recognized.

## 5. References

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