

INCREASING E-BANKING AWARENESS TO BRI KCP DIPONEGORO CUSTOMERS THROUGH BRIMO USE OF SOCIALIZATION

I Ketut Gede Arya Putra Sanjaya¹, Adie Wahyudi Oktavia Gama²

¹ Fakultas Ekonomi dan Bisnis, Universitas Pendidikan Nasional

² Fakultas Teknik dan Informatika, Universitas Pendidikan Nasional

¹ gedearya9898@gmail.com, ² adiewahyudi@undiknas.ac.id

Abstract

The development of information technology is very influential in the business world, and it is very fast as it is felt today, making the business world develop rapidly because the two are interconnected and need each other. One of the companies that develops information technology is Banking. Banking develops information technology by creating an application called Electronic Banking or E-Banking. To increase BRImo users to make it easier for customers to open accounts and make transactions, BRI provides socialization to its customers to use BRImo. The benefits of this service activity for students are that they can apply the theory obtained in higher education with real practice in the world of work and society, for universities, namely to expand the introduction of majors, and for companies, namely providing input and considerations to further improve the quality and quantity of the company. The purpose of this service is to find out the factors that influence the use of BRImo in BRI KCP Diponegoro customers. The method used in this service activity is to always provide education and socialization about the benefits obtained if you use the BRImo application.

Keywords: E-banking, Internet, Technology.

INTRODUCTION

According to the Minister of Manpower, Dhakiri (2018) Communities take advantage of information technology (IT) developments to increase productivity and creativity, not only as an entertainment communication tool. Information technology is very useful because it makes it easier for people to carry out business activities or transactions. The development of information technology is very influential in the business world, and very fast as is felt today, making the business world grow rapidly because both are interconnected and need each other. One company that develops information technology in banking. Banking develops information technology by creating an application called Electronic Banking or E-Banking. According to the Big Indonesian Dictionary (2005), E-Banking can be defined as bank services and products directly to customers through electronic media and interactive communication channels. E-Banking includes systems that enable bank customers, both individuals and businesses, to access accounts, make transactions, or obtain information on bank products and services through private or public networks, including the internet. The function of E-Banking itself is to process transfers, withdrawals, and payments for transactions made through E-Banking to simplify and speed up the settlement of these transactions. One those who can use E-Banking services is Micro, Small, and Medium Enterprises (MSMEs). (Rizky, 2018)

Currently, the use of E-Banking has begun to be widely used. Starting from the general public to local MSMEs, many have used it. This is because E-Banking provides convenience in transactions, cash deposits, and cash withdrawals. In addition, E-Banking can also be accessed anywhere and anytime. E-Banking users also get their benefits starting from time efficiency because it can be done quickly to the ease of using E-Banking so that all people can access it. Bank BRI has an E-Banking application called BRImo which makes it easier for BRI Bank customers to make transactions. Apart from that, customers can also open accounts digitally on the BRImo application.

But unfortunately, the use of BRImo at BRI KCP Diponegoro is still small. There are still many customers who are unfamiliar with E-Banking due to a lack of socialization. Apart from that, it is also due to a lack of understanding of technology, especially among parents. This is a problem for the banking sector. The large number of customers aged 30 years and over is also an obstacle to using e-banking at BRI KCP Diponegoro. In addition, customers who are of an average age prefer to make cash withdrawals or bank transfers due to the lack of outreach to them regarding e-banking features.

To increase BRImo users to make it easier for customers to open accounts and make transactions, BRI provides socialization to its customers to use BRImo. In addition, by branding through their social media with a wider reach, for example on Instagram media. High is an important key for this activity because high is the one who most often interacts with customers.

IMPLEMENTATION METHOD

a) Observation

Before conducting education, it is better to make observations first with BRI KCP Diponegoro customers. Observations were made to find out which customers had not used BRImo. When making observations it should be done during the day before lunchtime because most customers come at that time. When you know which customers have not used BRImo, those customers will be the target for education. Observations can also be made on social media by making polls on the Instagram feature regarding the BRImo feature.

b) Things that need to be prepared

After making observations and obtaining targets for education, the next step is to prepare several questions for the customer, for example asking why the customer has not used BRImo. This is done to find out why the customer has not used BRImo. Apart from that, using social media also needs to be prepared, for example, posters about the benefits of BRImo to get broad customer attention in a time-efficient manner.

c) Implementation of Education

The provision of education which was carried out at BRI KCP Diponegoro began with providing education directly to customers who had not used BRImo. Providing education is carried out by informing them about the procedures for creating a BRImo account in detail so that it is easily understood by customers. Apart from that, informing about the benefits of using BRImo makes it easier for customers to make various transactions and can also reduce queues at Teler.

d) Evaluation

The thing that needs to be evaluated in this community service activity is to do it consistently because sometimes there are customers who are left out to be given education due to a lack of observation of customers. In addition, when providing information regarding the benefits of BRImo, it is not clear that customers are reluctant to use BRImo, but this can be overcome by providing clear and detailed information to make it easier for customers to absorb the information received.

RESULTS AND DISCUSSION

The service activities carried out at BRI KCP Diponegoro are applied to all customers, both new and old customers, but are more focused on new customers to make it easier for new users. Old customers are also advised to use BRImo because the use of ATM cards will be reduced and to support BRI in reducing queues at Teler. The ways to provide direct education are:

1. By asking whether you have used BRImo or not?
2. If not, it is recommended to use BRImo to facilitate transactions
3. Inform about the procedure for creating a BRImo account
4. Provide information about what benefits will be obtained if you use BRImo.

In this activity, I had the opportunity to analyze what are the problems or sources of constraints from BRI bank, especially in terms of service because the writer is placed in a service unit. The problems faced by BRI banks may be the same as those faced by other banks. From the results of the analysis of BRI bank writers, especially in the service units in the system. The Service Unit or front liner at BRI bank, based on the author's analysis, often experiences problems with a lack of customer interest in using e-banking due to a lack of information provided by the Service Unit, be it from Customer Service (CS), Teler, or Security.

Table 1. Results of Dedication to BRI KCP Diponegoro

Prior to Activity	After Activity
There are still many customers at BRI KCP Diponegoro who have not used BRImo.	The use of BRImo for BRI KCP Diponegoro customers has started to increase.
Lack of awareness of BRI KCP Diponegoro customers about the benefits provided by BRImo.	BRI KCP Diponegoro customers are starting to realize the benefits of BRImo for them, making it easier for them to make transactions anywhere and anytime.
Lack of knowledge of BRI KCP Diponegoro customers regarding the BRImo application.	BRI KCP Diponegoro customers are starting to understand the BRImo application.



Figure 1. Providing education for opening a BRImo account to customers



Figure 2. Poster inviting people to use BRImo

CONCLUSION

Information technology is very useful because it makes it easier for people to carry out business activities or transactions. The development of information technology is very influential in the business world, and very fast as is felt today, making the business world grow rapidly because both are interconnected and need each other. One company that develops information technology in banking. Banking develops information technology by creating an application called Electronic Banking or E-Banking. Based on the author's analysis, there are often problems with the lack of customer interest in using e-banking due to a lack of information provided by the Service Unit, be it from Customer Service (CS), Teler, or Security. The solution to this problem is to always provide education and outreach regarding the benefits of using the BRImo application. In addition, by always reminding customers who do not yet have e-banking to use the BRImo application to facilitate transactions and get benefits.

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