

ANALYSIS OF BPD BALI MOBILE USAGE ON CUSTOMER INTEREST IN TRANSACTIONS

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Abstract

Competition in the financial business is getting tougher in local and international markets. Banks that strive to grow and achieve competitive advantage must be able to provide clients with better services than their competitors. Customer interest in transactions is a success factor for a bank in improving and developing the quality of its services. The quality of customer service is very important for companies to be managed properly in order to continue to gain customer trust and satisfaction. PT Bank Pembangunan Daerah Bali must provide the best service supported by adequate facilities and infrastructure. One form of facilities and infrastructure that can improve the quality of service of a service provider (bank) is to provide services through electronic media or e-banking. Problems with the e-banking application of PT Bank Pembangunan Daerah Bali have weaknesses that reduce customer interest in using this application. This research aims to be used as evaluation material by Bank BPD Bali Province in improving and improving service performance through electronic media.

Keywords: Bank BPD Bali, Interest in transactions, Mobile Banking.

INTRODUCTION

For a country, banks can be said to be the lifeblood of a country's economy. Almost all sectors related to diverse financial operations usually demand banking services. Therefore, now or in the future every country and individual will not be separated from the banking world, if they want to carry out financial activities, both individuals and institutions, both social and corporate. Thus vital is the financial business, so there is a belief that banks are the "life" to move the wheels of a country's economy. This assumption is not at all wrong, because the function of banks as financial institutions is very crucial, for example in terms of making money, circulating money, providing money to help company activities, safeguarding money, places to invest, and other financial services. PT Bank Pembangunan Daerah Bali or often called Bank BPD Bali is a company engaged in banking and has the task to accelerate the pace of regional development, hold regional currency, source of regional income, and run a business as a commercial bank. In 2004 the activities of PT. Bank Pembangunan Daerah Bali was upgraded from a Commercial Bank to a Foreign Exchange Commercial Bank based on the approval of the Senior Deputy Governor of Bank Indonesia Number 6/32/KEP. DGS/2004 dated 11 November 2004.

Competition in the banking sector is getting stronger both in the local and global markets. Banks that strive to grow and achieve competitive advantage must be able to provide superior services to customers compared to their competitors. Customer trust and satisfaction are success factors for a bank in improving and developing the quality of its services. To meet customer satisfaction in the banking sector, the quality of customer service is very important so that the company can be managed effectively in order to continue to gain trust and satisfaction from clients. Satisfaction is the feeling of pleasure or disappointment that arises after comparing the service product from what people imagine with what they receive. Customer satisfaction not only provides benefits in the short term but can also provide benefits in the long run and provide a competitive advantage for PT Bank Pembangunan Daerah Bali. If the client constantly feels that the services provided by the bank are excellent and exceed his expectations, it indicates that it is difficult for consumers to migrate to other banks. Customers will repeat bank services that provide them with good service in accordance with their expectations and do not rule out the possibility for them to recommend the services they get to other prospective customers.

In encouraging the provision of the best service for customers, PT Bank Pembangunan Daerah Bali must provide the best service that can be supported by adequate facilities and infrastructure. One form of facilities and infrastructure that can improve the quality of service of a service provider (bank) is to provide services through electronic media or known as e-banking. PT Bank BPD Bank Bali is one of the banks that provides mobile banking services called "BPD BALI MOBILE" which was released in 2015 to improve the quality of service to Bank BPD Bali customers. PT Bank BPD Bali presents m-banking that is by customer requests and desires as an option in the banking transaction process. Through m-banking, users can easily access banking products and services using mobile phones. M-banking transactions can be done anywhere and anytime without the customer going to the bank or Automated Teller Machine (ATM), except for cash deposits and withdrawals. The m-banking services provided have several different properties that can benefit consumers in transactions. Accessible features such as balance information, transfers, bill payments, credit purchases, and others. Although it is said that mobile banking can facilitate the process of banking transactions, in reality not all Bank BPD Bali customers use mobile banking services to carry out banking transaction activities, but some customers choose to continue to make transactions manually by visiting the Head Office of PT. Bank BPD Bali.

IMPLEMENTATION METHODS

The implementation of Field Work Practices (PKL) is carried out directly or offline at PT Bank Bali Regional Development Agency. The implementation of this PKL starts from June 12 to August 14, 2023. PT Bank Bali Regional Development Agency has 11 divisions based on the 2020 Organizational Structure (Kep. Dir: 0540/KEP/DIR/RENSTRA/2020) including the Strategic Planning Division, Human Resources Division, Head of *SKAI & Anti Fraud*, Credit Division, Fund and Services Division, *Treasury Division*, Information Technology Division, Operations, Finance & Accounting Division (OKA), General & Secretarial Division, Risk Management Division, Compliance Division. Of the divisions, the author is placed in the General & Secretarial Division.

RESULT AND DISCUSSION

Customer interest in transactions is a factor that can influence a company's success in providing exceptional services to its clients. Innovations in banking goods and services that have advanced technology will make it easier for consumers to carry out various financial activities, one of which is through upgrading services in Electronic Banking organized by PT Bank Pembangunan Daerah Bali, namely BPD Bali Mobile. The establishment of BPD Bali Mobile is one form of technological growth in the banking industry to improve and offer the best service for consumers.

Customers can use the BPD Bali Mobile application by downloading it through the Play Store or appstore. The benefits provided by BPD Bali Mobile are as follows:

1. Easy, fast and secure transactions
2. Online transactions
3. The account displayed on BPD Bali Mobile is more than 1 (single CIF)
4. Low cost without credit
5. No need to go to the Bank to queue
6. Transfer by QR for transfers between BPD Bali accounts using QR (QRGen)
7. QRIS transactions that can be used for payment facilities at all merchants/outlets with GPN QRIA logic issued by banks/fintech.

Table 1 Review of BPD Bali Mobile Application Usage on the App Store

Review Title	Reviews	User Name
Can't access	It is in the process of continuous development after being updated. Please help so you can log in, thank you	Ira Darmawan
Face ID mana?	1. Login is still complicated 2. Qris clumped	ag.ma22
Registration	Can't register feature is still being developed please solution	dewamahardik ayeuendm
Dilapidated application	The Regional Bank is hilarious. Just delete this useless application. Can2nya can not register. Strange	ajus19
Interruption at the time of payment	When you want to pay in front of the cashier using Chris, it's just embarrassing this application, just change my bank	andi2729
Error	They cannot register description feature is under development	G. adi putra
Crash	The application exits itself and asks to log in again after the electronic payment transaction. billing. Greatly hampers work. Please fix it. Thanks!	Made Sulis
Can't register on iOS	Bad	nandakxxk
Cannot transfer	Please update, can not transfer on ios 16.4	Write a letter

Bug in ios 16.4	Force close every transaction exhausted in ios 16.4 please fix it	angling-top
WORST BANK	Very slow service, complicated to just queue the contents of the application download, then what about the elderly who don't have cellphones? At worst, the point is this bank	gitnardin
Registration	Cannot register on ios system	Nightshade404
Top up	For the top-up fee, please reduce it	BayuAbimanyu
Not Safe Yet!!	It turns out that it can still be hacked even though you have created a new banking, and changed your cellphone number and email. More than 2x someone has tried to hack. Report to CS, not even believed. Said I got the wrong password when I tried to log in	Siman S
PLEASE FIX IT !!	1. Do not fill in the date on the account mutation 2. Cannot be used at midnight every day (network disconnected) 3. Account mutations are not updated on Saturdays or Sundays. The next Monday was only updated 4. Does not support login with face ID, bother entering LG username and password	Nyoman Putra
Review	Please bgt make BPD improve the application again so that it is not old-school, this is the appearance of the application kick in the 2014s. No wonder you are a millennial child with Gen Z pk mbanking BPD. To be honest, this application is complicated pol, far inferior to apps from other banks that have upgraded until login is only a matter of looking at the face/fingerprint you can access. Please improve this LGI app causality so that customers don't go to other banks just because of the quality of the app which is still old-school	13nana31
Transaction history	Please add the date when checking the transaction history	Ngurah arioka
Very helpful application	Many payment features especially make it easier to pay for my vehicle samsat	Yudixrock
Samsat Bali data not found	Why every time you want to samsat a vehicle using the application there are only 2 digit letters available on the final vehicle number. DK 1234 ABC on the application can only be written DK1234AB so the message DATA NOT FOUND appears. Please update it immediately so that this meni can be used for all vehicle numbers. Suksma	Mang Yudi

Mutation	Realtime mutation if holidays do not exist. If there are outgoing/incoming transactions on Sunday, the next day Monday will be updated. Even then, the date is recorded as Monday instead of Sunday	Mang Adi Kubu
The easiest-to-use mobile banking	Bpd Balu mobile is quite easy to use, use transactions are not complicated and easy to understand	StarkGirl
Aplikasi force close	Fixed, apps always force close in iOS 15.3	clouding
Bpd Mobile	The features are good, I skrg use the QRIS code for UN payments in Bapenda and Narik savings without books in Indomaret	agungantara
Can't sign in	"Mx not found' please upgrade again for ios users	eno0009
Pin ATM	Asked to input pin ATM dong pas register, seem very.	GameRiviewer Lv999
:(The connection route is being disconnected' on ios, please improve it again for ios/iPhone users	down boyz
No account mutation is visible	This is why can't the account mutation come out? I need to see incoming transactions once. But don't want to go out	Dekleni
Delete Destination Record	Please help to delete the destination account number after scanning via QR (not QRIS) cannot be done	Gus Naro
Forced close setiap scan qr code	Please fix it for iPhone users	kentyugami
Add Forgot PIN/password	When you forget your PIN you don't bother to cs BPD. Like other banking banks, there is a forgot password feature and a confirmation link is sent to the email	Yayasan
QR	Qrisnya crashes every scan for iPhone 11 Promax	7springfield
app failed	strange app wants to transfer via mobile banking but can't	vacoel
Good enough	The features are good, and fast, only sometimes if it's Saturday or Sunday, holidays like loading, afraid that the transaction won't even arrive or fail. Please fix it for the system on holidays so that it can be optimized even more. Because sometimes there are more transactions on weekends	

Crash	Please fix it immediately for the iOS 14 update, the app can't be opened alias exit itself	Buagnxg
Connection route dropped	What does the connection route loss mean? Interference or how?	Dwikganteng
Steady Review	Quite helpful Overall good, please update the latest version soon, because some new features are not yet available on ios	sdikarmana Oka Surya
Since Update v 1.30 even unable to pay water, electricity bills, etc.	Since update v 1.30 even been unable to pay water, electricity bills, etc.	Asec Road
Very good	Gampanng is used and the features are complete	And it's widiatmicha.
User experience	For the list of transfer names, it is better to add a search feature so you don't have to scroll anymore. For newly added names temporary can be placed at the top so trf can be faster	Yande jus
History	Please save the number to save the number to the credit again, so that when you top up your credit again, it is not difficult to write another cellphone number/typo	Bunga Anindya
No transaction date	The transaction date does not appear. Very annoying	jeibi_jr
FACILITATE TRANSACTION S	Very helpful to pay phone bills, tax payments, samsat	B because it's
Transaction Failed	Please fix it if the application transaction uses itself	Sankgool
No response either	Terim gave BPD my balance lost 104k, after yesterday the status was pending the purchase of 50k nominal electricity credit twice, the status failed and the balance was cut 104k but no email came in. Look, the service is very satisfying to customers, hopefully, other customers will also be satisfied	WijayA_
UI	Please let it fully support the appearance of the iPhone X, and the UI so that the resolution is good again	Jegegbagus
BPD Bali	steady	Edi Jana
Good	Perfect, and very helpful	ag arya

The app we need	This application contains your needs for UN tax transactions, samsat and so on that we do not find in other banks. Mantapp	Naradhipa
2 thumbs up !!!	easy to use, helpful	Atika Wendha
Together you build Bali	Hopefully more will use BPD Mobile on iOS devices	Denny D. Putra
Pending	I bought credit, how come it is pending, huh? It's already pending, but the savings have been deducted. I tried 2 times, and both of them are pending, It's been 2 days but nothing yet	Mahabhaskara
Mobile Banking BPD Bali	Not bad! But it is necessary to increase the interbank transfer	Wayan Bracuk
Less Satisfied	Lately, it cannot be used to purchase credit (xl) at the end of the transaction there is always a sentence: the amount of the transaction is invalid or duplicate? What does it mean? WTF	Kadek tata
Bugs in the application	I found another bug, after making a PDAM transaction payment, an email will be sent along with the pdf format, but at the bottom, there is still a template (\$(footer)) on the pdf receipt. Please fix it immediately	Bayu Pupa Nugraha
Ribet	Registration is complicated, fill in the bank again, right, the form when creating an account is wasted2 more time it should be ID, enter the rec number, continue to password, use the atm password	Yertyap
Reinstall app=reregister ?	Many things must be changed, such as when reinstalling applications / installing applications on other devices, you have to do an activity code even though the user has been registered / active before. The simple look and is pretty good. The advantage of this application is that it can display credit/loan accounts so that it can find out the status and state of loans in real time	ignore
Features STEADY!!	Hopefully, this app have all features soon It is easy to use, and very helpful for many transactions, especially local tax transactions that other banks cannot. Keep moving forward BPD BALI!	Gunk Datuk Agung Ananda
Review MB BPD Bali	user-friendly, and easy to use. Very recommended	IB G Wisnu
Okay, have bro. Sanjay	highly recommended cool application..	Sindu wardana Asan

Very Recommended	Applications that must be installed on your iPhone. Very helpful for smooth buying credit, paying UN, and of course transfers. Mantapss	EkaGuna
BPD Bali app for IOS	Good App BPD Bali, I wish you more glory in everything, and happy 53rd birthday	Yogi Pradnya

CONCLUSION

PT Bank Pembangunan Daerah Bali as a mobilizer, driver of regional development rate, regional cash holder, source of regional income, and running a business as a commercial bank. In encouraging the provision of the best service for customers, PT Bank Pembangunan Daerah Bali must provide the best service by continuing to improve and develop its facilities and infrastructure. One of the facilities discussed in this case is the Mobile Banking Application, namely "BPD Bali Mobile". BPD Bali Mobile is an online real-time transaction via mobile phone that can be used for transactions by its customers. Customers can use the BPD Bali Mobile application by downloading it through the Play Store or App Store. However, not all customers feel the benefits provided by BPD Bali Mobile, because there are still some problems and shortcomings of the application. By the data of BPD Bali Mobile user review on the App Store, it can be seen that the problem that often appears when customers use BPD Bali Mobile in transactions is forced close every QR scan, there are obstacles when making payments, and loading, there is no search feature if you want to make a transfer you have to search for the username manually by scrolling. In addition to the view that still feel uncomfortable in transacting using BPD Bali Mobile, there are still many users who feel helped by this application.

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