

UTILIZATION AND IMPROVEMENT OF MOBILE BANKING PT. BANK RAKYAT INDONESIA (PERSERO), Tbk., IN THE TIME OF COVID 19

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ABSTRACT

With the development of the times, the use of mobile banking has become a very popular way of banking transactions. The method of transacting only using a smartphone without having to leave the house is very helpful during this COVID-19 pandemic. In general, almost all banks have mobile banking services. Bank BRI offers BRIimo with attractive features and is very easy to use for its customers according to their respective needs. The purpose of this study was to determine customer interest in using mobile banking with the influence of service quality and convenience obtained as well as comparisons of mobile banking users before and after COVID-19. The influence of service quality is input from customers for BRI in innovating so that it is increasingly in demand by the public. BRI provides a new breakthrough by updating the appearance and services of BRIimo that are more user friendly by combining the functions of internet banking, mobile banking and electronic money services in one hand. The results of the writing based on the questionnaire distributed through the google form show that the mobile banking facility is very beneficial and easy for customers, especially during the COVID-19 pandemic. The number of users and usage of BRIimo has increased by 660% in the last 1 year, because it can help with daily transaction needs, but in its service BRI is expected to immediately develop applications on all types of smartphones because some BRIimo cannot be accessed via Apple smartphones and improvements to the system OTP code via sms so that the OTP code sent is ensured to enter the user's sms.

Keywords: *Mobile Banking, COVID-19 Pandemic, BRIimo, Internet Banking, Electronic Money*

**PEMANFAATAN DAN PENINGKATAN PENGGUNAAN
MOBILE BANKING PT. BANK RAKYAT INDONESIA
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ABSTRAK

Dengan seiringnya perkembangan zaman, penggunaan *mobile banking* telah menjadi sebuah cara transaksi perbankan yang sangat diminati. Dengan metode bertransaksi hanya menggunakan *smartphone* tanpa harus keluar rumah sangatlah membantu disaat pandemi COVID-19 ini. Pada umumnya, hampir semua bank mempunyai layanan *mobile banking*. Bank BRI menawarkan BRImo dengan fitur-fitur menarik dan sangat mudah digunakan bagi nasabahnya sesuai kebutuhan masing – masing. Tujuan dari penelitian ini adalah untuk mengetahui minat nasabah dalam menggunakan *mobile banking* dengan pengaruh kualitas layanan dan kemudahan yang didapat serta perbandingan pengguna *mobile banking* sebelum dan setelah adanya COVID-19. Pengaruh kualitas layanan merupakan masukan dari nasabah untuk BRI dalam berinovasi sehingga semakin diminati masyarakat. BRI memberikan gebrakan baru dengan memperbaharui tampilan dan layanan BRImo yang lebih *user friendly* dengan menggabungkan fungsi layanan *internet banking*, *mobile banking* dan *electronic money* dalam satu genggam. Hasil penulisan berdasarkan kuesioner yang disebar melalui *google form* ini menunjukkan fasilitas *mobile banking* sangatlah memberikan manfaat dan kemudahan bagi nasabah, terlebih saat pandemi COVID-19 ini. Jumlah pengguna dan penggunaan BRImo mengalami peningkatan sebanyak 660% dalam 1 tahun belakangan ini, karena dapat membantu kebutuhan transaksi sehari-hari namun dalam layanannya BRI diharapkan segera melakukan pengembangan aplikasi pada semua jenis *smartphone* karena beberapa BRImo belum dapat diakses melalui *smartphone Apple* dan peningkatan pada sistem kode OTP melalui sms agar kode OTP yang dikirim dipastikan masuk ke sms pengguna.

Kata kunci: *Mobile Banking*, Pandemi COVID-19, BRImo, *Internet Banking*, *Electro*