

FAKTOR - FAKTOR PERKEMBANGAN TRANSAKSI M-BANKING PADA BANK CENTRAL ASIA (BCA)

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ABSTRAK

Dalam era digital yang terus berkembang pesat, penggunaan layanan perbankan berbasis aplikasi mobile semakin menunjukkan tren positif, termasuk di Bank Central Asia (BCA), yang merupakan salah satu bank terbesar di Indonesia. Beberapa faktor utama yang memengaruhi perkembangan transaksi m-banking di BCA meliputi kemajuan teknologi, perubahan dalam perilaku konsumen, strategi pemasaran yang diterapkan, dukungan infrastruktur, keamanan sistem, dan kebijakan pemerintah. Kemajuan dalam teknologi memberikan BCA kemampuan untuk menghadirkan fitur-fitur canggih dan layanan yang lebih mudah diakses oleh para nasabah. Selain itu, perubahan perilaku konsumen yang semakin condong pada transaksi digital serta upaya pemasaran yang agresif turut mempercepat adopsi layanan m-banking. Infrastruktur teknologi, seperti kecepatan dan kestabilan internet, sangat mendukung kelancaran proses transaksi. Faktor keamanan menjadi kunci dalam menjaga kepercayaan nasabah, sementara kebijakan pemerintah yang mendukung pengembangan layanan digital memberikan fondasi yang stabil bagi pertumbuhan m-banking. Penelitian ini menunjukkan bahwa sinergi dari berbagai faktor tersebut memberikan kontribusi signifikan terhadap pertumbuhan transaksi mobile banking di BCA, yang pada gilirannya semakin memperkuat posisi bank dalam menghadapi tantangan persaingan di dunia digital.

Kata Kunci: mobile banking, Bank Central Asia, teknologi, keamanan, perilaku konsumen, infrastruktur, regulasi pemerintah.

FACTORS FOR THE DEVELOPMENT OF M-BANKING TRANSACTIONS AT THE CENTRAL BANK OF ASIA (BCA)

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ABSTRACT

In the digital era which continues to develop rapidly, the use of mobile application-based banking services is increasingly showing a positive trend, including at Bank Central Asia (BCA), which is one of the largest banks in Indonesia. Several main factors that influence the development of m-banking transactions at BCA include technological advances, changes in consumer behavior, marketing strategies implemented, infrastructure support, system security, and government policies. Advances in technology give BCA the ability to provide advanced features and services that are more easily accessible to customers. In addition, changes in consumer behavior that are increasingly leaning towards digital transactions and aggressive marketing efforts have also accelerated the adoption of m-banking services. Technological infrastructure, such as internet speed and stability, really supports the smooth transaction process. Security factors are key in maintaining customer trust, while government policies that support the development of digital services provide a stable foundation for m-banking growth. This research shows that the synergy of these various factors makes a significant contribution to the growth of mobile banking transactions at BCA, which in turn further strengthens the bank's position in facing the challenges of competition in the digital world.

Keywords: *mobile banking, Bank Central Asia, technology, security, consumer behavior, infrastructure, government regulations.*