PERAN *FUNDING OFFICER* DALAM OPTIMALISASI *DIGITAL BANKING* UNTUK MENDUKUNG PENGHIMPUNAN DANA PIHAK KETIGA PADA BANK RAKYAT INDONESIA KANTOR CABANG KHUSUS II

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ABSTRAK

Penelitian ini bertujuan menganalisis peran Funding Officer dalam meningkatkan penggunaan digital banking untuk mendukung penghimpunan Dana Pihak Ketiga (DPK) pada PT Bank Rakyat Indonesia (Persero) Tbk. Kantor Cabang Khusus II. Penelitian menggunakan metode deskriptif dengan pendekatan kualitatif melalui wawancara dengan Relationship Manager Funding & Transaction (RMFT) serta Supervisor Operasional dan Layanan. Didapatkan bahwa *Funding Officer* berperan melalui edukasi, pendampingan aktivasi layanan, komunikasi berkelanjutan, serta pendekatan sesuai kebutuhan nasabah. Strategi tersebut dilakukan melalui optimalisasi BRImo dan Qlola, sosialisasi, serta aktivasi layanan sejak pembukaan rekening. Kendala utama meliputi kebiasaan transaksi konvensional, kekhawatiran keamanan, dan keterbatasan teknologi nasabah.

Kata kunci: Dana Pihak Ketiga, *Digital Banking*, *Funding Officer*

THE ROLE OF FUNDING OFFICER IN OPTIMIZING DIGITAL BANKING TO SUPPORT THE COLLECTION OF THIRD-PARTY FUNDS AT BANK RAKYAT INDONESIA SPECIAL BRANCH OFFICE II

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ABSTRACT

This study aims to analyze the role of Funding Officers in increasing the use of digital banking to support the collection of Third Party Funds (DPK) at PT Bank Rakyat Indonesia (Persero) Tbk. Special Branch Office II. The study used a descriptive method with a qualitative approach through interviews with the Funding & Transaction Relationship Manager (RMFT) and the Operations and Service Supervisor. It was found that Funding Officers play a role through education, service activation assistance, ongoing communication, and a personalized approach to customer needs. This strategy is implemented through optimizing BRImo and Qlola, socialization, and service activation from account opening. The main obstacles include conventional transaction habits, security concerns, and customer technological limitations.

Keywords: Third Party Funds, Digital Banking, Funding Officer