

Enhancing Customer Literacy in the Use of BRI Mobile Application at BRI Branch Office Ubud

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INFORMASI ARTIKEL

ABSTRAK

Kata Kunci:

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Peningkatan Pemahaman

Penelitian ini bertujuan untuk meningkatkan literasi digital pelanggan dan kemampuan mereka dalam menggunakan aplikasi BRI Mobile di Kantor Cabang BRI Ubud. Untuk mencapai tujuan ini, peneliti menggunakan pendekatan komprehensif yang mencakup observasi langsung penggunaan aplikasi untuk mengidentifikasi pola dan masalah, wawancara terstruktur untuk memperoleh wawasan tentang pengalaman dan saran pelanggan, serta sesi tutorial langsung untuk meningkatkan pemahaman dan keterampilan pengguna. Tutorial tersebut mencakup fitur aplikasi, panduan langkah demi langkah untuk transaksi, dan tips untuk mengoptimalkan penggunaan, yang disampaikan melalui pelatihan di cabang dan webinar. Hasil penelitian menunjukkan peningkatan signifikan dalam kemampuan pelanggan menggunakan aplikasi BRI Mobile, dengan peningkatan keterampilan dan pengurangan kesalahan penggunaan, serta peningkatan kepuasan terhadap layanan perbankan digital. Penelitian ini menyimpulkan bahwa upaya berkelanjutan untuk meningkatkan literasi digital sangat penting untuk memperbaiki interaksi pelanggan dengan aplikasi BRI Mobile. Rekomendasi mencakup peningkatan aksesibilitas teknologi di wilayah tersebut dan penguatan kolaborasi dengan pihak terkait untuk mengoptimalkan pelatihan dan dukungan. Menangani area ini akan membantu mengatasi tantangan yang dihadapi pelanggan, terutama mereka yang kurang familiar dengan teknologi digital. Dengan fokus pada layanan perbankan digital yang berpusat pada pelanggan dan pemanfaatan teknologi secara efektif, Kantor Cabang BRI Ubud dapat secara signifikan meningkatkan penggunaan dan dampak aplikasi perbankan digitalnya.

ABSTRACT

Keywords:

Bank Rakyat Indonesia (BRI)
BRI Mobile
Banking Industry
Information Technology
Improved Understanding

The study aimed to enhance customers' digital literacy and their ability to use the BRI Mobile application effectively at the BRI Branch Office Ubud. To achieve this, the researchers employed a comprehensive approach that included direct observations of app usage to identify patterns and issues, structured interviews to gain insights into customer experiences and suggestions, and direct tutorial sessions to improve users' understanding and skills. The tutorials covered the app's features, step-by-step transaction guides, and optimization tips, delivered through in-branch training and webinars. The results demonstrated a significant improvement in customers' ability to use the BRI Mobile application, with increased proficiency and reduced usage errors, leading to higher satisfaction with digital banking services. The study concluded that ongoing efforts to enhance digital literacy are essential for improving customer interactions with the BRI Mobile application. Recommendations include increasing technology accessibility in the region and strengthening collaboration with relevant parties to optimize training and support. Addressing these areas will help overcome challenges faced by customers, especially those less familiar with digital technology. By focusing on customer-centric digital banking services and leveraging technology effectively, BRI Branch Office Ubud can significantly enhance the usage and impact of its digital banking applications.

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I. INTRODUCTION

The rapid advancement of technology every year has propelled the success of organizations such as Bank Rakyat Indonesia (BRI). The commercial sector, including banking, a vital part of the economy, greatly benefits from these advancements (Eprianti et al., 2023). Information technology (IT) serves as an

essential tool enabling humans to acquire information (Maulana et al., 2019) beside that, financial literacy is a fundamental need for everyone to avoid financial problems (Novi Yushita Amanita, 2017). Financial difficulties are not solely due to low income but can also stem from mismanagement, such as improper use of credit and lack of financial planning (Yushita, 2017). Recent innovations aim to enhance the efficiency and effectiveness of information gathering processes (Saputra R, Kurniawan R R, Arjundi R, Mahessa T F, Tamara V, 2023). As one of Indonesia's largest banks, BRI has leveraged these technological advancements through various innovations. One such innovation is the launch of the BRI Mobile application, designed to provide convenience and ease for customers in conducting various banking transactions online. One of the banking services that makes use of IT is mobile banking (Hadi & Novi, 2015). This application allows customers to transfer funds, pay bills, purchase phone credit, and check their account balances quickly and efficiently.

In this context, BRI Branch Office Ubud plays a crucial role in enhancing customer literacy regarding the use of the BRI Mobile application. As a leading bank in Indonesia, BRI Branch Office Ubud is responsible for ensuring its customers understand how to use digital banking applications. Through our fieldwork at BRI Branch Office Ubud, we studied and analyzed the bank's efforts in improving customer literacy related to BRI Mobile. This report presents the findings and recommendations for enhancing digital literacy among customers and encouraging broader use of mobile banking applications among BRI Branch Office Ubud customers.

Various aspects of human life, including the banking industry, have been significantly influenced by the advancement of information and communication technology. According to (Fitri & Nasution, 2023), the rapid growth of banking transactions is driven by increasing mobility and the complex demands of life resulting from advancements in information technology. Mobile banking services are one implementation of this technology. As one of the largest banks in Indonesia, BRI continuously innovates to make transactions easier for customers through its digital banking services. One of its latest innovations is BRI Mobile, a banking application that allows customers to conduct banking transactions anytime and anywhere. However, the use of digital banking applications like BRI Mobile still faces several challenges, particularly related to customer digital literacy. Poor digital literacy can hinder the optimization of the application, impacting customer satisfaction and the performance of banking services. Therefore, it is crucial for customers to better understand how to use BRI Mobile so they can take full advantage of all its features.

Research conducted by (Tunggal Pradini, 2021) indicates that digital literacy plays a significant role in enhancing customer comfort and trust in digital banking services. This study shows a positive correlation between customer digital literacy and the frequency and variety of banking applications they use. Therefore, improving customer literacy is crucial for the success of the BRI Mobile application. Recent studies highlight the growing importance of mobile banking applications like BRI Mobile. Customer satisfaction enhances long-term profitability and the competitiveness of service providers, including banks (Jolin, 2023). (Gia Ardila & Zul Azmi, 2023) emphasize that banks use digital banking to improve productivity and service quality by reducing direct interactions with employees. (Rachmatullah & Sutabri, 2023) state that mobile banking applications like BRI Mobile can integrate various IT services, enhancing productivity and service quality. (Hasyim et al., 2023) indicate that financial transactions conducted through mobile banking are safer and more accessible.

The aim of this initiative is to find methods to enhance customers' knowledge of how to use the BRI Mobile application at BRI Branch Office Ubud. By understanding the factors influencing customer digital knowledge, effective initiatives can be developed to increase customer knowledge on how to use the BRI Mobile application. E-banking saves time and effort as it can be used anywhere and anytime with the internet, ATMs, or mobile phones (Andi Fauziah & Tenrypada, 2021). (Febriayu et al., 2023) note that users with smartphones or mobile phones connected to the internet can use this application to access banking services with various features beneficial to customers. Research gaps show that although e-banking is widely available, there are frequently insufficiently customized instructional programs. The creation of focused training curricula and support systems that tackle particular client issues and raise their level of digital literacy is essential in order to solve this. By closing this gap, BRI Branch Office Ubud will be able to greatly increase user happiness and the effective usage of digital banking services by enhancing client engagement with the BRI Mobile application.



Figure 1. Location of Service

II. METHODS

Primary data, which is gathered straight from respondents, is the kind of data used in this investigation. This strategy is in line with the techniques used in earlier studies by (Yuhelmi et al., 2022). Firstly, the researchers conducted direct observations of customers using the BRI Mobile application at the BRI Branch Office Ubud. The goal of this observation was to identify usage patterns, issues encountered, and customer responses to the app's features. Data collected from these observations were documented and stored for further analysis.

Secondly, structured interviews were conducted with customers who use the BRI Mobile application. The purpose of these interviews was to understand customer experiences, problems faced, and suggestions for app improvement. The interview questions were designed to gain deep insights from various customer segments.

Thirdly, to enhance customers' understanding and skills in using the BRI Mobile application, the project included direct tutorial sessions. These tutorials covered an introduction to the app's features, step-by-step guides for conducting transactions, and tips and tricks for optimizing app usage. To reach a broader customer base, these instructions were provided through in-branch training sessions and webinars.

By integrating observation techniques, structured interviews, and direct tutorials, this service project aims to significantly improve customer understanding and capability in using the BRI Mobile application, thereby enhancing their overall digital literacy regarding BRI Bank's services.



Figure 2. Research Methodology Overview

III. RESULTS AND DISCUSSION

Results and Discussion

The objective of this community service project was to enhance customer knowledge regarding the use of the BRI Mobile application at the BRI Branch Office Ubud. The project team conducted various activities, including observing customers using the application directly, conducting in-depth interviews about their experiences and challenges, and providing direct tutorials through in-branch training sessions. The key

indicators of success for this project were the increase in customer knowledge about the BRI Mobile application's features, the reduction in the number of application usage errors, and the improvement in customer satisfaction when using the application.

Surveys on customer satisfaction conducted before and after the community service activities showed a significant increase in satisfaction levels. The survey data indicated that customers felt more confident and competent in using the BRI Mo application after participating in the training sessions. The number of participants who attended the training sessions was high, reflecting a strong interest and need for such educational activities among customers. A noticeable increase in the number of customers who could easily navigate and use the BRI Mo application after attending the tutorials was recorded. This indicates the effectiveness of the training sessions in improving customer proficiency.

The direct approach allowed for immediate interaction and feedback from clients, ensuring that their concerns were addressed promptly and effectively. The use of various methods, including observation, interviews, and tutorials, catered to different learning styles and needs, enhancing the overall effectiveness of the training. However, the limited time and resources available posed a challenge in reaching all clients who required training. This constraint affected the overall reach and impact of the project. Customers faced different levels of difficulty depending on their prior digital literacy, making it challenging to create a one-size-fits-all training program.

To further improve customer knowledge and usage of the BRI Mobile application at the BRI Branch Office Ubud, several challenges need to be addressed. One major challenge is bridging the technology gap for customer segments less familiar with digital banking applications. Future developments could focus on increasing the accessibility of technology in the region to ensure that all customers can benefit from the digital services offered. Collaborating more closely with related parties to optimize training and education regarding the application.

Another critical aspect to consider is the variability in digital literacy levels among customers. Tailoring training programs to address different proficiency levels—ranging from basic users to more advanced ones—could enhance the effectiveness of educational initiatives. Furthermore, ongoing support and feedback mechanisms should be established to continuously address user concerns and adapt to evolving technology trends. By integrating these elements, BRI Branch Office Ubud can foster a more inclusive and effective digital banking environment, ultimately driving greater customer engagement and satisfaction.

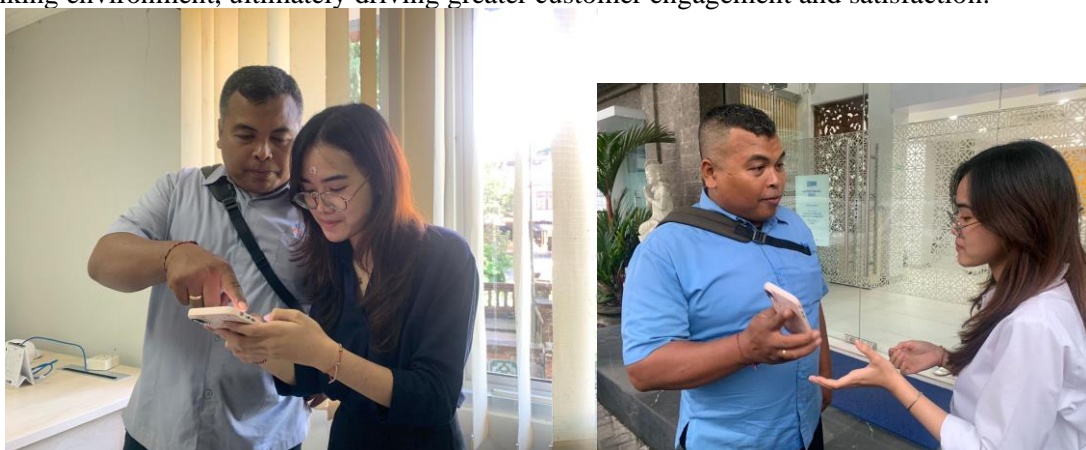


Figure 3. Tutorial Session on Using the BRI Mobile Application

This image captures a moment from one of the direct tutorial sessions, showcasing the interactive nature of the training and the active participation of customers.

IV. CONCLUSION

The results of this community service project demonstrate that significantly enhanced digital literacy improves customers' ability to use the BRI Mobile application at the BRI Branch Office Ubud. Training and direct interaction with customers through observation, interviews, and direct tutorials effectively enhance their understanding and proficiency in using the application. These efforts are expected to continually improve customer digital literacy, reduce application usage errors, and enhance customer satisfaction in

using digital banking services. This will help address challenges faced by customers, especially those less familiar with digital technology. This finding is consistent with research by (Yuhelmi et al., 2022), which also highlighted the importance of tailored training and direct customer engagement in improving digital literacy and application usage.

The next steps involve improving technology accessibility in the region and collaborating with relevant parties to enhance training and education regarding the BRI Mobile application. The findings underscore the importance of enhancing digital banking services with a focus on customer needs and IT utilization, particularly for the BRI Mobile application at the BRI Branch Office Ubud.

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