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Education and Assistance in Using Brimo to Increase Access to Digital Financial Services

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ABSTRACT

Access to digital financial services is increasingly becoming an essential need along with technological developments. The BRImo application, developed by Bank BRI, offers a practical solution for customers to access banking services digitally. This study uses a qualitative approach to analyze the impact of education and assistance in the use of BRImo on increasing access to digital financial services among Bank BRI customers. Data were obtained through in-depth interviews and participatory observations of customers who had received education and assistance related to the use of the application. The results of the study showed that understanding and utilization of the BRImo application increased significantly after education and assistance, especially in terms of ease of access, transaction security, and time efficiency. These findings emphasize that a sustainable educational approach is essential in encouraging the adoption of digital financial technology and strengthening financial inclusion in Indonesia.

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1. INTRODUCTION

The development of information and communication technology has changed many aspects of life, including the financial sector. Digital financial services, such as BRImo, offer easy access and fast transactions (Riswan, et.al, 2024). In the rapidly developing digital era, information technology-based financial services have become an important part of facilitating access to banking services (Mutiasari, AI (2020).)

In Indonesia, digital transformation in the banking sector continues to increase, along with changes in people's needs and lifestyles that increasingly rely on technology (Ngamal, Y., & Pejaka, MA 2022). Bank Rakyat Indonesia (BRI) as one of the largest banks in Indonesia, not only plays a role in providing conventional financial services, but also continues to innovate in providing digital financial solutions that are easily accessible to all its customers (Qur'anisa, Z., Herawati, 2024). One of the digital innovations introduced by BRI is the BRImo application (BRI Mobile), which is designed to facilitate various banking services digitally via mobile devices (Wibowo, P., & Rimadias, S. (2022).

There are still many BRI bank customers, especially in remote areas, who do not understand and are not familiar with this technology. One of the biggest challenges in increasing financial inclusion in Indonesia is the low level of financial and digital literacy (Sridanti, SA 2021). According to the Financial Services Authority (OJK), financial literacy

in Indonesia only reached 38.03% in 2020, with most people still relying on traditional methods of transacting (Finance, OJ 2017). This shows the need for more intensive educational efforts.

Education and assistance in using the BRImo application are expected to overcome this problem. Through systematic and practical introduction, people can learn how to use BRImo to meet their financial needs (Sulwan, AF 2024). Various studies have shown that financial education can improve public understanding and encourage the use of digital financial services.

This application is expected to be able to answer the challenges of limited access to financial services, especially for customers in remote areas who have difficulty reaching bank branches. BRImo allows customers to carry out banking transactions such as transfers, bill payments, credit purchases, and account management practically and safely (Utoyo, 2024).

Through the implementation of the BRImo application, BRI hopes to increase financial inclusion in Indonesia, in line with the government's goal of expanding public access to digital financial services (Dzulfaqor, W. (2023). However, the success of the implementation of BRImo is highly dependent on the understanding and proper use by customers. Therefore, assistance in using BRImo is crucial to ensure that customers can optimally utilize all available features (Ansori, MAZ, Wahyudin, M "et.al", 2024

This activity aims to provide a deep understanding of the benefits and how to use BRImo, while reducing people's fear of digital transactions. Thus, it is hoped that there will be an increase in wider access to digital financial services in the community.

2. ME TODE

The type of research used is qualitative research aimed at developing a picture of a phenomenon by expressing the experiences of research subjects through words and language. This includes behavior, views, actions, motives, and so on. The implementation of this research was carried out at Bank BRI Kcp.Tanjung Jabung Timur which is located on Jl. Iman Bonjol, Talang Babat.Kab.Tanjung Jabung Timur. The subject of this study (purposive sampling) because it includes a group of keywords that can be studied carefully to be selected as informants in this study. So this study uses this method to select research subjects (Kuswanto, 2024) .

The data collection method is carried out in three ways, namely: interviews, documentation, and observation. The informants in this study are: Tellers who are responsible for serving transactions named Bella. Customer service is intended to provide satisfaction to customers, and customer service also plays an important role in conveying information needed by customers and maintaining good relations with customers named Tata. BRI customers who are not actively using Brimo. The selection of characteristics from several informants aims for the study to be able to obtain data that is in accordance with the objectives of this study. Data collection techniques used include interviews, direct observation of the education and mentoring process to see practices in the field and interactions between BRI employees and BRI customers. The collected data will be analyzed using a thematic analysis approach to find patterns .

3. RESULTS AND DISCUSSION

Brimo's mentoring education for customers is an effort made to improve customers' understanding and ability in using digital financial applications provided by Bank BRI Kcp. Tanjung Jabung Timur. Education aims to introduce the features in the BRIMO application, explain its benefits, and provide knowledge on how to use the application safely and

effectively. This includes an understanding of banking transactions, financial management, and digital security. Assistance is carried out through various methods, such as: Face-to-face Training: Training sessions where customers can directly learn and ask questions about using BRIMO. Workshops and seminars: Activities that involve groups to discuss in depth the application features and best practices in use. Online Assistance: Support through digital platforms, such as video tutorials, chat, or telephone, to help customers who are experiencing difficulties.

3.1 Challenges faced by customers in using the Brimo application

Lack of Technological Knowledge: Many customers, especially older ones, may be less familiar with digital technology. This can lead to confusion when registering or using the features of the BRIMO application. Internet Connection Issues: Limited stable internet access in some areas can be a major obstacle. Slow or unstable connections can hinder the transaction process and make the user experience frustrating. Security and Fraud Concerns: Many customers are concerned about the security of their personal data and financial information. Concerns about online fraud or data leaks can reduce their interest in using the application. Complicated User Interface.

Some customers may find the BRIMO app interface unintuitive or too complex. This can make it difficult for them to find the features they need, reducing the convenience of using the app. Limited Customer Support: If customers experience problems, the lack of responsive customer support can be a barrier. Long wait times for assistance can hinder the use of the app. Limited Features: Some customers may feel that the features available on BRIMO do not meet their needs, such as more advanced investment or financial planning features. Adaptation to Change: The transition from traditional banking services to digital services often takes time and adaptation. Customers who are used to conventional methods may find it difficult to switch to a digital application .

3.2 Impact of using the Brimo application on customer satisfaction

Ease of Service Access: The BRIMO application allows customers to access various banking services anytime and anywhere. This convenience increases satisfaction because customers no longer need to visit a physical bank to make transactions, such as transfers, bill payments, or balance checks. Time Efficiency: With fast and easy transaction features, customers can save time.

Processes that used to take time at a physical bank can now be done in minutes, contributing to a positive customer experience. Transparency and Control: The app provides transparency in transactions, allowing customers to see their transaction history clearly. This helps customers better manage their finances, which increases their sense of control and satisfaction. Security Features: With security features such as two-step verification and PIN settings, customers feel more secure in making transactions. This sense of security contributes greatly to satisfaction, as customers trust that their financial information is protected. Increased Engagement: The BRIMO app frequently provides up-to-date information on Bank BRI products and services, as well as attractive promotions. This increases customer engagement with the bank and strengthens their loyalty. Responsiveness to Feedback: When banks listen to customer feedback and make updates based on that feedback, customers feel valued. This can increase satisfaction because it shows that the bank cares about the needs and experience of users. Negative Impact of Constraints: On the other hand, if customers experience technical issues, have difficulty using the app, or feel that customer service is unresponsive, this can reduce their satisfaction. These challenges must be overcome so that the positive impact can be maximized .

4. CONCLUSION

The BRIMO education and mentoring program has succeeded in increasing access to digital financial services in the community. The community has shown increased understanding and skills in using the application, which contributes to financial inclusion. It is hoped that this program can be continued and expanded to reach more people, and become a model for similar initiatives in other areas.

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