

ABSTRACT

ANALYSIS OF THE UTILIZATION OF BRI DIGITAL MOBILE BANKING SERVICES (BRImo) BY TRADITIONAL MARKET TRADERS (A Case Study at Cikurubuk Market Tasikmalaya)

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This study aims to analyze the perceptions of traders at Cikurubuk Market in Tasikmalaya regarding the use of the BRImo mobile banking application, focusing on aspects such as ease of use, usefulness, accessibility, cost, security, as well as user obstacles and follow-up actions. The research method employed is a qualitative approach through in-depth interviews with ten active traders who have been using BRImo for more than one year, along with an interview with a representative from BRI Cikurubuk Tasikmalaya. The results indicate that BRImo is considered easy to use due to its intuitive interface and comprehensive features. The application is also perceived as beneficial in supporting business transaction efficiency, particularly through the QRIS feature that facilitates cashless payments. BRImo is regarded as accessible, cost-efficient, and secure, thanks to protection systems such as OTP, PIN, and biometric login. Technical obstacles initially encountered, such as network and device issues, were addressed by BRI through adaptive follow-up actions, including improved connectivity, the development of device-friendly applications, and the optimization of BRILink services to support digital access for traditional market traders.

Keywords: BRImo, mobile banking, market traders.

ABSTRAK

ANALISIS PEMANFAATAN LAYANAN DIGITAL MOBILE BANKING BRI (BRImo) OLEH PEDAGANG PASAR TRADISIONAL (Studi Kasus di Pasar Cikurubuk Tasikmalaya)

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Penelitian ini bertujuan untuk menganalisis persepsi pedagang di Pasar Cikurubuk Tasikmalaya terhadap penggunaan aplikasi mobile banking BRImo, dengan fokus pada aspek kemudahan penggunaan, kemanfaatan, aksesibilitas, biaya, keamanan, serta hambatan dan tindak lanjut pengguna. Metode yang digunakan adalah pendekatan kualitatif melalui wawancara mendalam terhadap sepuluh pedagang aktif yang telah menggunakan BRImo selama lebih dari satu tahun dan wawancara kepada salah satu pihak Bank BRI Cikurubuk Tasikmalaya. Hasil penelitian menunjukkan bahwa BRImo dinilai mudah digunakan berkat antarmuka yang intuitif dan fitur yang lengkap. Aplikasi ini juga dianggap bermanfaat dalam mendukung efisiensi transaksi usaha, khususnya melalui fitur QRIS yang memfasilitasi pembayaran non-tunai. BRImo juga dinilai mudah diakses, efisien secara biaya, dan aman berkat sistem perlindungan seperti OTP, PIN, dan login biometrik. Hambatan teknis yang sempat muncul pada awal penggunaan, seperti kendala jaringan dan perangkat. BRI telah melakukan tindak lanjut secara adaptif terhadap hambatan teknis dengan meningkatkan konektivitas, mengembangkan aplikasi yang ramah perangkat, serta mengoptimalkan peran BRILink untuk mendukung akses layanan digital bagi pedagang pasar tradisional.

Kata kunci: BRImo, mobile banking, pedagang pasar.