ABSTRAK

ANALISIS DIGITALISASI LAYANAN PERBANKAN PT. BANK RAKYAT INDONESIA KANTOR UNIT SUKARAJA KABUPATEN TASIKMALAYA

Oleh:

Phoebe Nikita Putri

NPM 223404036

Pemimbing I : Dedeh Sudaryanti, S.E., M.Si

Pembimbing II : Agi Rosyadi, S.E., M.M

Penelitian ini bertujuan untuk menganalisis digitalisasi layanan perbankan di PT. Bank Rakyat Indonesia (Persero) Tbk, Kantor Unit Sukaraja, Kabupaten Tasikmalaya. Fokus penelitian meliputi faktor-faktor pendorong implementasi layanan digital, tingkat adopsi layanan oleh nasabah, serta kendala dan solusi dalam proses digitalisasi. Metode yang digunakan adalah deskriptif kualitatif, dengan teknik pengumpulan data melalui wawancara, observasi, dan dokumentasi. Hasil penelitian menunjukkan bahwa digitalisasi di BRI Unit Sukaraja didorong oleh perkembangan teknologi, regulasi OJK, kebutuhan efisiensi, serta perubahan perilaku dan ekspektasi nasabah. Meskipun layanan seperti BRImo telah tersedia, tingkat adopsi masih rendah akibat keterbatasan literasi digital, infrastruktur internet, dan kekhawatiran akan keamanan data. Kendala lainnya mencakup minimnya perangkat digital yang memadai serta rendahnya kepercayaan masyarakat terhadap transaksi digital. Penelitian ini merekomendasikan perlunya edukasi digital bagi nasabah, peningkatan infrastruktur teknologi, serta penguatan sistem keamanan layanan digital. Upaya ini diharapkan dapat meningkatkan inklusi keuangan dan mendukung transformasi layanan perbankan di wilayah pedesaan.

Kata Kunci: digitalisasi perbankan, BRImo, layanan digital, BRI Sukaraja, inklusi keuangan.

ABSTRACT

ANALYSIS OF DIGITAL BANKING SERVICES AT PT. BANK RAKYAT INDONESIA SUKARAJA UNIT, TASIKMALAYA REGENCY

By:

Phoebe Nikita Putri

NPM 223404036

Supervisor I: Dedeh Sudaryanti, S.E., M.Si

Supervisor II: Agi Rosyadi, S.E., M.M

This study aims to analyze the digitalization of banking services at PT. Bank Rakyat Indonesia (Persero) Tbk, Sukaraja Unit Office, Tasikmalaya Regency. The research focuses on identifying the driving factors behind the implementation of digital services, the level of customer adoption, as well as the challenges and solutions encountered in the digital transformation process. A qualitative descriptive method was used, employing data collection techniques such as interviews, observations, and documentation. The results show that the digitalization at BRI Sukaraja Unit is driven by technological advancements, regulatory support from the Financial Services Authority (OJK), the need for operational efficiency, and changing customer behavior and expectations. Despite the availability of services such as BRImo, customer adoption remains low due to limited digital literacy, poor internet infrastructure, and concerns over data security. Additional barriers include inadequate digital devices and low trust in digital transactions. This study recommends increasing digital literacy through customer education, improving technological infrastructure, and strengthening digital service security systems. These efforts are expected to enhance financial inclusion and support the broader digital transformation of banking services in rural areas.

Keywords: banking digitalization, BRImo, digital services, BRI Sukaraja, financial inclusion.