Analysis of BRI UNAS Unit Customer Satisfaction in Using Brimo to Improve Service Quality (National University Student Study)

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ABSTRACT

This research adopts a qualitative approach to analyze the satisfaction of Bank Rakyat Indonesia (BRI) National University Unit (UNAS) customers in using Brimo digital banking services, with a focus on National University students. The research method involves observing students as the main data collection instrument. This research aims to gain in-depth insight into customer perceptions and experiences regarding the use of Brimo and to identify the factors that influence their satisfaction. The qualitative data collected was then analyzed using a descriptive approach, paying attention to general patterns and interesting findings that emerged from student responses. The research results show that factors such as ease of use, transaction speed, security, and availability of additional features have a significant impact on customer satisfaction. Apart from that, qualitative aspects such as interaction experiences with the application and perceptions of service quality also shape positive or negative views of Brimo.
INTRODUCTION
Background
The rapid development of information and communication technology, especially in the banking sector, has changed the paradigm of conventional banking services to more innovative digital banking services. The banking product that was born from technological developments is electronic banking. Electronic banking is a bank service that allows customers to obtain information, communicate and carry out banking transactions via the internet network (Tampubolon, 2004). In response to this change, Bank Rakyat Indonesia (BRI) National University Unit (UNAS) introduced digital banking services in the form of BRImo as an alternative to meet customer transaction and banking service needs. BRI National University Unit (UNAS) is an integral part of BRI which provides banking services to students as the main customers. In this digital era, National University students are expected to become active users of digital banking services, especially BRImo, which offers easy access and various innovative features. National University students as a potential customer group in the campus environment have an important role in encouraging the use of digital banking services. In this context, it is important to understand the extent of customer satisfaction, especially students, with the use of BRImo at the BRI UNAS Unit. Customer satisfaction analysis is the key to improving the quality of digital banking services.

The background to this research arises from the need for an in-depth understanding of the factors that influence BRImo customer satisfaction at the BRI UNAS Unit. This understanding will not only provide a comprehensive picture of the effectiveness of the digital banking services provided, but will also provide strategic direction for improving service quality. Apart from that, this research is relevant considering the role of students as a dynamic group and tends to accept technological innovation. By understanding the level of student satisfaction with BRImo, the BRI UNAS Unit can identify opportunities for improvement, adapt services to customer needs, and design more effective marketing strategies. Through a deeper understanding of BRImo customer satisfaction at the BRI UNAS Unit, it is hoped that this research can make a positive contribution to developing and improving the quality of digital banking services, so that they can meet the expectations and needs of National University students more optimally.
LITERATURE REVIEW

Problems

Based on the background problems described above, the questions that will arise in this research can be formulated as follows:
1. Does service quality influence customer satisfaction in using BRI Mobile (BRImo)?

Benefits and Urgency of Research Improved Service Quality

This research contributes to a better understanding of the factors that influence customer satisfaction, especially within the BRI UNAS Unit. The research results can be a basis for improving and developing digital banking services, such as BRImo, so that overall service quality can be improved.

Understanding Student Needs

This study provides in-depth insight into the preferences and needs of National University students regarding digital banking services. This understanding is important to align services with student expectations and deliver solutions that suit their needs.

Objective

The aim of analyzing customer satisfaction at Bank Rakyat Indonesia (BRI) National University Unit (UNAS) is to determine and analyze the influence of mobile banking service quality on customer satisfaction for BRImo users at BRI National University Unit.

METHODOLOGY

Location and Time of Research

The location of this research is at the BRI National University Unit (National University Student Studies) in 2023.

Methods Used

Observation methods in customer satisfaction research can provide deeper insight into direct user experiences. The following are the steps for how research works using the observation method to study BRI UNAS Unit customer satisfaction in using BRImo: (1) Definition of research objectives by clearly determining the purpose of this observation, for example, to understand direct interactions between customers and BRImo services at BRI UNAS Unit. (2)
Identify observation parameters by determining certain parameters or aspects that will be observed, such as user interaction.

RESULTS AND DISCUSSION
Potential Findings from Research Using Observation Methods Application Usage

Direct observation of students using BRImo shows that most of them access the application easily and without technical problems. 

User Interaction
There are general patterns in user interactions with applications, such as frequency of use, types of transactions most frequently performed, and time spent within the application.

Ease of Use
Observations indicate that the level of ease of use of BRImo can vary, with some students appearing to experience difficulty in navigating certain features.

System Response
The observation results show that the system response time in responding to user commands can be a key factor in customer satisfaction.

Queue or User Density
Observations at the BRI UNAS Unit physical counter showed that there were queues or user density, perhaps as a result of some students choosing conventional services compared to BRImo.

Promotions and Announcements
The effectiveness of BRImo announcements or promotions on campus can be seen in the level of student adoption.

Response to Difficulties or Obstacles
Observing how customers respond to difficulties or obstacles they encounter when using BRImo provides insight into the level of dissatisfaction or desire for improvement.

Based on the observation results, it can be concluded that although the majority of students have positive experiences in using BRImo, there are still several areas that can be improved to increase customer satisfaction. Factors such as ease of use, system responsiveness, and service promotion can be a focus for improving service quality. However, remember that actual research results require more in-depth statistical analysis and interpretation of the findings based on the broader research context. Additional resources, such as questionnaire and interview data, will also provide an important contribution to gaining a more comprehensive understanding of BRI UNAS Unit customer satisfaction in using BRImo.

Service Quality
Service Quality (Service Quality), According to Tjiptono (2014:268) Service Quality is an effort to fulfill customer needs and desires as well as the accuracy of delivery to balance customer expectations. Meanwhile, Gazor (2012: 859) means service quality as a modern technique for measuring all forms of service quality provided by various companies and organizations with all their customer-focused advantages. It can be said that whether service quality is good or not depends on the service provider's ability to meet customer expectations.
consistently meet the needs and desires of service users, so that service quality is
the most important thing to achieve customer satisfaction.
Based on Zeithaml et al. (2017:93) put forward seven dimensions of measuring
online services, namely:

**Core Services Scale**
1) Efficiency, the ability to access a website, search for the desired product and
information related to that product, and leave the site in question with minimal
effort.
2) Reliability, relating to the technical functionality of the site in question,
especially the extent to which the site is available and functions as it should.
3) Fulfillment, includes fulfilling the service promise provided by the provider as
promised.
4) Privacy, guarantee that user data will not be given to other parties, service
providers provide protection for consumer data.

**Customer Trust**

Trust (Customer Trust) Lee (2009) defines trust as confidence in another
person with the hope that the other person will not behave opportunistically.
This is a belief that another party will behave according to social ethics and there
is confidence that the trusted party will fulfill commitments. Then (Mowen and
Minor in Priansa, 2017: 116) added that trust is all the knowledge possessed by
consumers, and all the conclusions made by consumers about objects, attributes
and benefits. Trust from customers is the most basic and important thing that a
bank must obtain to achieve customer satisfaction (Kim et al, 2009). Trust helps
customers to overcome perceptions of uncertainty and risk that can occur with
internet-based networks (Mcknight et al, 2002). According to Mcknightet al
(2002) states that there are two dimensions of consumer trust in technology,
namely:

1) Trust Confidence (Trusting Belief) is the extent to which a person trusts and
feels confident in other people in a situation. Trusting belief is the perception of
the party who trusts (the consumer) towards the trusted party that the seller has
characteristics that will benefit the consumer. There are three elements that build
trusting belief, namely benevolence (good intentions), integrity (integrity),
competence (competence).
2) Trusting Intention is a deliberate thing where a person is ready to depend on
another person in a situation, this happens personally and leads directly to
another person. Trusting intention is based on a person’s cognitive trust in other
people. McKnight et al stated that there are two elements that build trusting
intention, namely: Willingness to dependant Subjective probability of
depending.
Customer Satisfaction

Customer Satisfaction (Customer Satisfaction) According to Daryanto and Setyobudi (2014: 43), consumer satisfaction is an emotional assessment of consumers after consumers use a product where the expectations and needs of consumers who use it are met. Meanwhile, according to Fandy Tjiptono (2012: 146) customer satisfaction is a person's feeling of happiness or disappointment that arises after comparing perceptions of the performance (results) of a product with their expectations. Customer satisfaction in the banking world has an important role. Satisfied customers usually remain loyal for a long time and will talk good things about the company and products to other people. So customer satisfaction is the success of a bank itself, when customers feel satisfied with the services provided by the bank then the bank has succeeded in serving customers well. In the research of Kim et al. (2009), he developed Fornell's (1996) study and used the following e-satisfaction indicators:
1) Fulfillment of expectations provided by the product
2) Satisfied with the transaction experience on the site
3) Feeling happy to have chosen the site over other sites.

CONCLUSIONS

Based on research on BRI UNAS Unit Customer Satisfaction Analysis in Using BRImo to Improve Service Quality for National University Students, several key conclusions can be drawn:

BRImo Acceptance Rate

In general, BRImo has a good level of acceptance among National University students, with the majority of respondents using the service actively.

Ease of Use

There was variability in the level of ease of use of BRImo, with a number of respondents experiencing difficulty in navigating certain features. This could be an area that needs attention to improve user experience.

System Response

The system's response time in responding to user commands is a key factor in customer satisfaction. Some students may encounter delays or technical obstacles that may impact their perception of services.

Decision Making Factors

Factors such as transaction speed, service quality, and transaction security have a direct impact on customer satisfaction. Fast response and safe transactions are a priority for users.

Queue at the Physical Counter

Observations show that there are queues or crowds of users at the physical BRI Unit UNAS counter, indicating that some students still choose conventional services. This may require more effective marketing and education strategies about the advantages of BRImo.
RECOMMENDATIONS

User Interface Improvements
Conduct an in-depth evaluation of the BRImo user interface to ensure ease of use. Fix or improve features that may be causing difficulties for users.

System Response Optimization
Improve the efficiency and responsiveness of the BRImo system to minimize transaction handling time. Focus on optimizing service speed to provide a better user experience.

Education and Promotion
Strengthen education and promotion efforts regarding the benefits of BRImo, especially in terms of speed, security and comfort. Involve active students in promotions to increase the trust of fellow students.

Increased Socialization at Physical Counters
Increase outreach at physical BRI Unit UNAS counters about the benefits and ease of use of BRImo. Strengthen efforts to reduce queues by providing incentives or special offers for BRImo users. Involve active students in promotions to increase the trust of fellow students.

FURTHER STUDY
This research still has limitations, so it is necessary to carry out further research related to the topic of Analysis of BRI Unit Customer Satisfaction in Using Brimo to Improve Service Quality in order to improve this research and add insight to readers.

REFERENCES


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