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## Application of Technology Acceptance Model (TAM) through the concept of Perceived Usefulness in the BRlguna Digital marketing program

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### ABSTRACT

Researchers examined a company engaged in banking that generally provides service products where this company does several services to market its products. This study aims to evaluate the services provided through marketing media companies use in Mobile Banking, namely BRlguna Digital, to make it easier for product users to carry out activities online. This study used descriptive qualitative research methods and data collection through observation, in-depth interviews, company secondary data, and documentation collection. This research evaluates marketing services used through the BRIMO application to facilitate the systems and services provided to customers to minimize the failure of online transactions so that BRIMO users are increasingly spreading, especially in the BRlguna Digital program, which is not widely known. This evaluation is carried out to improve the existing system and introduce BRIMO, especially in the digital BRlguna program, so that it is better known and has many users. The evaluation of this program uses the theory of the Technology Acceptance Model with the concept of Perceived Usefulness which will be implemented to support the PT. Bank Rakyat Indonesia in evaluating the BRlguna Digital program

**Keywords:** Digital Economy, Marketing Management, Technology Acceptance Model, Perceived Usefulness, BRlguna Digital

### INTRODUCTION

The world of banking in modern society is experiencing very rapid development. This rapid development occurred because people began to realize the importance of utilizing the facilities provided by banks. Customers can use it to store money safely. According to Law of the Republic of Indonesia Number 10 of 1998, a bank is a business entity that collects public funds in deposits and distributes them to people through credit or other documents to improve the community's standard of living. Banks generally function as a government tool to maintain economic, monetary, and financial stability.

Banks are businesses that have their uniqueness compared to other companies. The essence of the bank is reflected in the source of bank operational funds, most of which come from people who entrust their funds to be stored in the bank. Banks are also often referred to as trust institutions. Loss of trust can lead to the

collapse of a bank, which under certain conditions, will have adverse effects on the banking industry. The Bank acts as an intermediary institution in moving the real sector and the wheels of the economy from the asset side. The Bank also has a role as an effective transmission line of monetary policy. A bank's performance reflects how it allocates various resources to achieve its objectives. The bank's failure attracted much attention from the financial markets. Bank failures can trigger more volatility in the market than any other company due to the role of financial intermediation (Doupus, 2023).

The critical role of banking can be understood as why the banking industry needs public trust and must be maintained. Banking is an industry that needs to be regulated and closely monitored. Only a healthy bank can maintain the confidence and security of customer money and act as a driving force for the economy. Understanding consumer needs, wants, requirements, and convenience is a form



of social and managerial process in creating customers (Naim, 2022). Every company always strives to stay alive, develop, and be able to compete. Each company establishes and implements strategies and ways of implementing its marketing activities. Competition in financial institutions today is very tight in acquiring customers. Financial institutions are expected to improve services professionally in their respective fields. Marketing is one thing that needs to be done to deal with competitors that are increasing occasionally. Marketing is the process of planning and executing the conception, pricing, promotion, and distribution of ideas, goods, and services to create an exchange value that satisfies individual and organizational goals.

The concept of marketing management in the marketing concept refers to efforts to achieve customer satisfaction with products issued by the bank, such as savings, current accounts, time deposits, and services. Delivering excellent customer service is an essential component in maintaining a competitive advantage. Customer trust is the main foothold in preserving the continuity of banking operations. The developed supervisory approach aims to prevent banking losses that threaten customer confidence. Bank supervision also seeks to encourage the function of banks as intermediary institutions and monetary policy transmission channels. The purpose of control is in line with efforts to improve the welfare of the community as a whole. Banks strive to win new customers and maintain the satisfaction of existing customers (Nethala et al., 2022).

Over time, banking development involves dynamic marketing that covers a wide area. Banks are major players in the monetary progress of a nation (Haralayya, 2021). The banking industry has a vital role in the Indonesian economy. Banks are one of the financial institutions that play a crucial role in a country's economy as financial intermediary institutions. Banking is part of the financial system that functions as an intermediary between owners and users of funds. Banks need to run banking activities efficiently, both on

a macro and micro scale. Considering that banks always face business dynamics that affect the risks faced, it is necessary to improve the Bank's Health assessment methodology to reflect current and future bank conditions more accurately. Such adjustments need to be made so that bank health assessments can be used effectively to evaluate bank performance, including in the application of risk management with a focus on significant risks and compliance with applicable regulations and prudential principles.

PT Bank Rakyat Indonesia (Persero) Tbk (BBRI) or BRI is Indonesia's oldest commercial bank, established on December 16, 1895, in Purwokerto, Central Java. The scope of BRI's activities focuses on banking. PT Bank Rakyat Indonesia (Persero) Tbk has the vision to become a leading commercial bank that prioritizes customer satisfaction and a mission to provide the best, excellent service, and work optimally. BRI has advantages, including its presence spread throughout Indonesia, a wide selection of banking products, and digital services available. Every BRI employee is referred to as a BRILiaN Person (BRI Person With Values) who prioritizes the values of AKHLAK (Trust, Competent, Loyal, Harmonious, Adaptive, Collaborative) as core values and behaves by the guidelines of The BRILiaN Ways. Working at BRI means working in a fun, creative, and dynamic environment. Not many companies can provide a motivating career path with a supportive, unique, and diverse work environment and reward contributions with compensation and benefits above the industry average. BRI is one of the workplaces that can provcanhree things. BRI is also a dynamic organization that continuously adapts to changing times. For more than 125 years, BRI has been present to provide the best service for all levels of society and play an active role in strengthening the Indonesian economy. With over 10 thousand offices, over 400 thousand BRILink Agents, and BRIsat satellite networks, BRI is at the forefront of providing inclusive banking services for all levels of Indonesian society. BRI not only develops digital-based products and business models but

also ensures the readiness of corporate culture to face existing changes. Culture is part of the company's long-term strategy and one of the transformation elements. Cultural transformation transforms the company and employees from good to extraordinary to achieve BRI's vision and aspirations in 2025, becoming "The Most Valuable Banking Group in Southeast Asia & The Champion of Financial Inclusion".

The company's position in the competition is a leader, where BRI users are very many and located everywhere, so BRI is a bank in great demand by the people of Indonesia. The company uses several marketing strategies to maintain itself as a leader and market its service products, such as improving the bank's facilities, promotions, and services. This strategy is carried out by providing ease of management, offering competitive interest rates, innovating products, opening branches in certain areas, and providing gifts to customers. One of the products Bank BRI offers is Britama Savings, a fundraising product. Britama Savings is a type of savings in rupiah that allows withdrawals and deposits during cash opening hours at all BRI Bank Offices, including Branch Offices, Sub-Branch Offices, Unit Offices, Terrace Offices, and BRI Terrace Cars, as well as through CDM machines and ATMs. Tabungan Britama offers benefits and facilities such as security and guarantee of funds, online services throughout Indonesia, ATM card facilities that can be used at any ATM, and E-Banking services, such as BRI Mobile Banking and Internet Banking, which facilitate banking transactions. However, Britama savings have several disadvantages, including higher administration costs than other savings types, high account closing costs, ATM card admin fees, higher interest rates, and extensive initial deposits.

The company has also made technological developments by following the use of technology in the company's system, namely through BRIMO. BRIMO is an application owned by PT. Bank Rakyat Indonesia; this application is raised to follow technological developments to facilitate online banking activities. Some problems arise from using

applications that can inhibit customer trust and affect the marketing carried out by the company. Problems that occur in the application system often experience issues such as system errors, connection problems, down, auto-blocking, and others that make users uncomfortable and can eliminate user trust to use the services of other banks. The features in the BRIMO application itself are also only sometimes used by users; one thing that affects the problem is the need for more knowledge of using available features such as BRIGuna Digital. This research was conducted to restore consumer trust through system improvements from BRIMO and introduce BRIGuna Digital to BRI users through the use of social media used by the company.

## METHOD

This research uses descriptive qualitative methods; descriptive qualitative research methods are used to examine the surrounding environment, including social problems that exist in society, by creating a detailed picture that will be presented. They will provide all information in a paper from all existing sources (Creswell, 2018). The data analysis method used by the author in preparing this Internship Final Project is using qualitative methods. Identify (culture sharing) a community, then examine how a community society has different behavior patterns simultaneously (ethnography). Researchers will collect research data and Final Project reports using several supporting data, namely primary and secondary data. This research was conducted by analyzing directly into the field to find out the problems that occur in the company in the form of marketing programs carried out in the company, then connecting it with theories that have been studied in academia to be implemented as innovations from the evaluation of the company's marketing program. This study focuses on the marketing media companies use by analyzing the weaknesses of the marketing programs carried out to be evaluated and can be assessed.

This research data was obtained from in-depth interviews with people in the company.

The interview is a data collection method by planning to develop and ask several questions, then recording answers during the interview (Creswell, 2018). Interviewing is a data collection technique through a one-way question-and-answer process, where questions come from the interviewer, and answers from the interviewee. Researchers recorded interview information using handwritten notes, video, and audio recordings. Researchers who have recorded audio are always advised to take notes with written material. This interview aims to find out the needs and desires of customers. Direct observation or observation was also carried out in data collection carried out for four months. The word was conducted in Pekanbaru, Jl. Hang Tuah Kec. Sail Pekanbaru Riau Municipality, Riau, from February 27 to June 27, 2023. The method of observational data collection is carried out using the training and personal experience of researchers (Creswell, 2018). Researchers should also observe during such studies. The above understanding of observation methods can be intended as a way of taking data through direct observation of situations or events that exist in the field directly to meet the desired data, also written about demographic information about time, place, date, and area settings about the data where the observation takes place.

The data obtained is then documented in images, videos, sound recordings, notes, and others. This method can be interpreted as a way of collecting data by utilizing data in the form of books and records (documents) as a documentary method; the source of information is in the form of written or recorded materials. Authors can review records about the data, such as how the data was collected, who was included, and what might be evidence when the data was collected. All data obtained is then further analyzed through SWOT analysis, which examines the weaknesses the company can overcome more deeply. These weaknesses are then analyzed and associated with academic theories to evaluate the marketing media used by companies, especially BRIMO, through the BRIGuna Digital feature.

## RESULT and DISCUSSION

Bank Rakyat Indonesia is one of the largest state-owned banks in Indonesia. Bank Rakyat Indonesia (BRI) was established in Purwokerto, Central Java, by Raden Bei Aria Wirjaatmadja under the name De Poerwokertosche Hulp en Spaarbank der Inlandsche Hoofden or Bank Aid and Deposits Owned by the Priyayi Purwokerto. A financial institution that serves people of Indonesian nationality (native). The institution was established on December 16, 1895, and was later used as the birthday of BRI. In the period after the independence of the Republic of Indonesia, based on Government Regulation No. 1 of 1946, Article 1 stated that BRI was the first Government Bank in the Republic of Indonesia. During the war to defend independence in 1948, BRI's activities stopped for a while. They only began to be active again after the Renville agreement in 1949 by changing its name to Bank Rakyat Indonesia United States. Since its inception, BRI has consistently served in the micro MSME segment since BRI became a public company. Through its experience in MSME services, BRI can show its track record as a bank trusted by the Indonesian people and maintain its achievements where it has obtained the most significant profit in assets for seven years compared to the Indonesian banking industry. BRI is also committed to developing and expanding consumer banking products for the public. BRI has stepped up its network development and is listed as the largest bank with 7,900 entities, all connected online in real-time

The company's segmentation starts from 12 years to 64 years, and the company's products are grouped based on needs and income. The company conducts segment marketing to all Indonesian people depending on branch offices, including Pekanbaru; this marketing is carried out with knowledge, attitudes, loyalty, or reactions to the products offered. The target market of each product also varies, for example, if Junio savings are specifically for children with an age range of 0-16 years or who do not have an ID card. Market positioning of the company's products is based on several things, such as the

superiority of the company's press, creating different things compared to competitors.

The company's main product is savings; it issues types of salvation according to their interests. The product level in the company is to provide services or products that customers need according to their needs, the primary product itself is savings, and it is expected that the company can continue to serve using savings and other facilities that benefit customers. The price set by the company itself can be seen from opening an account starting from Rp. 50,000.00 – Rp. 1,000,000.00, depending on the product you want to use. The company's pricing strategy is done by not providing high administrative costs to its customers. The distribution channels in the company have spread throughout Indonesia, one of which is Pekanbaru, which also still has branch offices, sub-branch offices, and cash offices. The distribution strategy carried out is determining a strategic location and easy reach. Promotions carried out by the company have been carried out digitally or following

technological developments. Self-made digital marketing is packaged with advertising through many media, including the BRIMO application, Mobile Banking.

BRI's position is a leading company whose turnover always grows yearly; even this company is included in the list of Top 1,000 word banks. The strategy carried out by the company as a leader is a defender where the company operates in a broad product market domain and is constantly reviewed periodically. This type of strategy is applied because BRI companies continuously look for new market opportunities by competing with new products or services, offering to the needs of their customers, and experimenting with potential responses to existing environmental trends. The company also makes various efforts to maintain itself as a leader, such as doing the best service and promoting companies that benefit customers; in this case, many customers are satisfied with the services provided by the company, such as the interview conducted in Table 1.

**Table 1.** Interview Results

Research Related Questions	Research Results
Are customers satisfied with the service provided by the company?	Customers are confident because in addition to the needs of the service provided is also good.
What do customers think about the interest rates at BRI?	Because BRI has several products, customers can use savings with low-interest rates, namely simpedes with a minimum balance of Rp. 25,000 rupiah in it for a month of Rp. 15,000, then for high and low interest, it depends on each customer's needs.
Does the customer want to switch to another bank?	If, for now, BRI is enough to provide the needs and services needed, such as BRI being anywhere, good service, and the products supplied are also as necessary, for now, it may still be at Bank BRI.
What is the reason for customers to be interested in using BRI?	I am curious because BRI banks are everywhere in the region and city, so transactions become more accessible. The second is because BRI banks provide many conveniences, such as supplying BRILink without an ATM. So that balance withdrawals can be made at the place where MSMEs provide.

(Anuar, 2023)

Table 1. Show how customers have loyalty to the company by showing satisfaction by

always using BRI Bank. The company's strategy as a leader is a defender where the



company continuously improves quality and develops the company so that it is always in the position of leader. Users who spread throughout Indonesia can also feel the same way because the longer the number of customers increases, the more customers are satisfied with the service from the company. The company's strategy regarding its competitive advantage is a differentiation strategy where the company has

a differentiator that distinguishes it from competitors, one of which is that it provides savings in foreign currencies. Competitive advantage can certainly be a company strength; some of the company's strengths and weaknesses will be further analyzed regarding SWOT analysis which will intersect with the marketing program in Table 2.

**Table 2.** SWOT Analysis

<b>Strength</b>	<b>Weakness</b>	<b>Opportunity</b>	<b>Treats</b>
The resulting products vary with various conveniences and benefits offered.	Many new networks want to join but need to learn how to order or company systems.	The level of per capita income is increasing	Many competing banks provide low-interest or low savings discounts
Skilled and professional workforce (people)	Narrow office conditions do not suit a large number of customers	There is public trust in the company by having much networking in Indonesia	Competition among banks is increasing
Carry out more vigorous promotional strategies in all media	Many systems are still down and often have problems or errors  Only a few people know many features of corporate marketing media.		

(Anuar, 2023)

Table. 2 explains the company's SWOT analysis, where the many weaknesses create obstacles for the company. The companies' faults listed above can be handled to turn into company strengths, such as systems that often error and marketing media features that are less known to many people. The company has adapted technology to the times, but innovation is still needed to provide the best service to the company's consumers. Continuous technological innovation in today's digital world makes banks must remain relevant by creating innovative services that can provide convenience and ease of transactions for customers (Mamadiyarov, 2020). The rapid and effective industry growth today is supported by

the development of the industrial revolution 4.0, which is spreading worldwide with significant consequences. The primary purpose of introducing a central bank digital currency is to increase the efficiency of the payment system. It is necessary to conduct further research on the implementation of technology in issuing digital currencies, given the potential risks that may be associated.

BRI is one of the banks that follows technological developments. BRI has launched the BRI Mobile (BRIMO) application. BRIMO is an application currently operated by BRI. BRI Mobile is a digital banking service that allows BRI customers to perform various banking transactions through applications on their



smartphones. BRI Mobile offers features such as transfers between BRI accounts, transfers to other banks, bill payments, credit and data package purchases, and new account opening services. The services provided by the company to customers already use an adequate digital technology base. Customers can arrange loans according to payment deadlines and determine applicable interest rates that make it easier for customers to access these services flexibly, anywhere, and anytime. The disadvantage of using this digital service is that many customers still need to become more familiar with the digital services provided. Customers must spend long queues determining the interest rate applied when applying for a loan through BRIGuna. One of the programs offered in the BRIMO application is BRIGuna Digital. This program provides credit to debtors with a source of payment derived from fixed income received digitally.

In marketing its products, the company also does it through social media. Companies can convey information about products and services to the public through social media. The social media used is Instagram. The company's Instagram account currently has one million followers. This Instagram account can be a plus for companies because it creates a limelight that is easily accessible to many people. The use of this technology helps and increases public trust in the company. Companies must establish good relationships by inspiring many people through creative posts or products. Customers can also provide suggestions and criticisms through the media provided by the company. The admin is expected to respond immediately after receiving the information to prevent misunderstandings between the bank and customers.

**Table 3.** Utilization of Marketing Through Social Media

Information	Followup
Utilization of Insta Story feature provided by Instagram	Insta Story on Instagram is a means of product marketing and providing information related to problems in the BRI application. This allows customers to get answers to their questions without visiting the office in person.
Utilization of posts with appropriate hashtags	Using posts with appropriate hashtags can increase BRI's reach and activity on accounts, uploads, and products.
Utilization of Instagram as an educational medium	BRI can educate many people through Instagram wisely and be aware of scams in the community in the name of BRI.
Create engaging posts	Facing fierce competition on social media today, BRI is expected to be able to create attractive posts to attract as many people as possible to the products and content uploaded.

(Anuar, 2023)

Table 3. Companies can use Instagram as social media marketing to understand better consumer needs to foster more effective and efficient relationships. Social media marketing or marketing through social media uses social

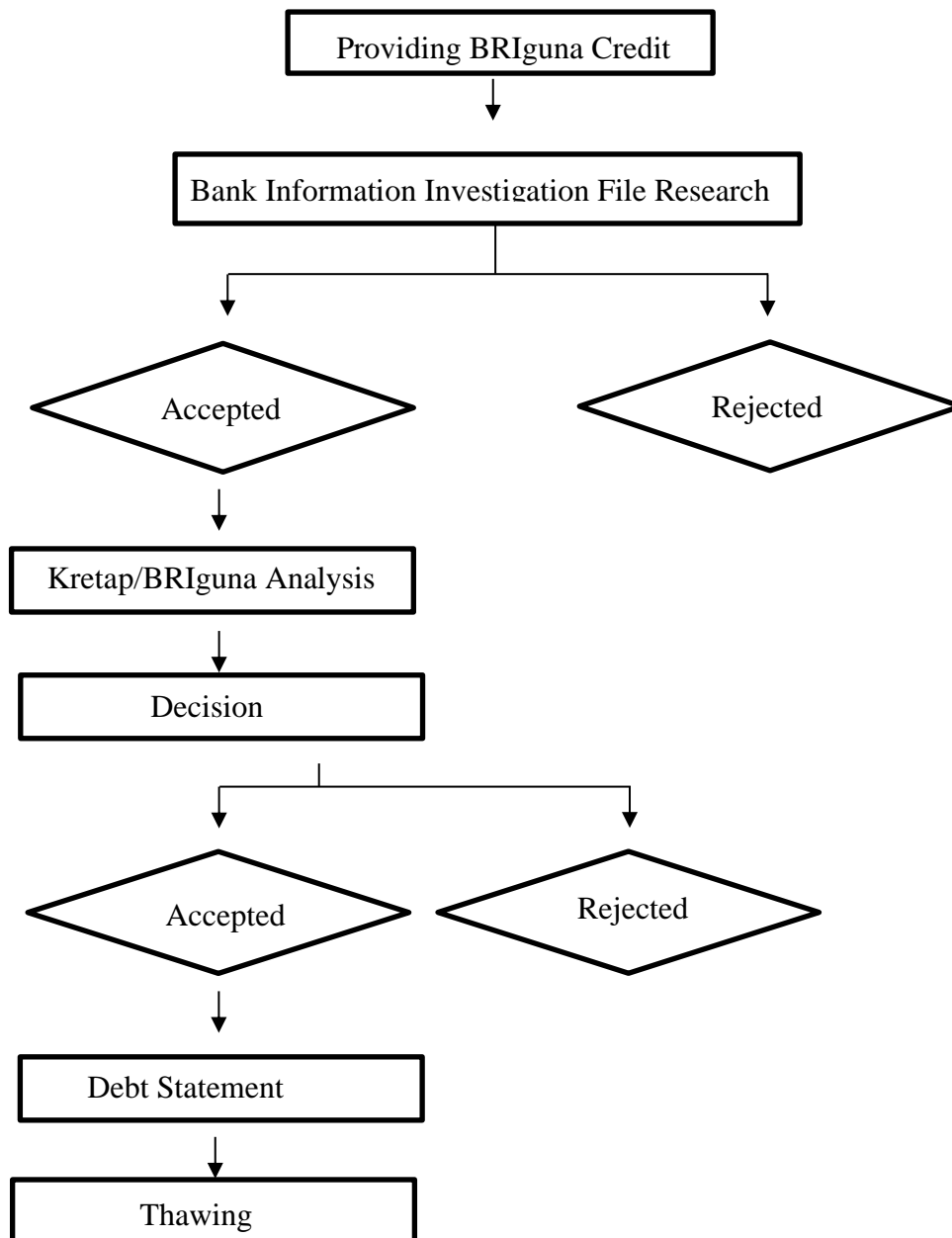
media technology, channels, and software to create, deliver, and exchange offers that have meaningful value for consumers. The company also uses social media marketing on Instagram to develop values that can maintain customer or



user trust in facing fraud cases on behalf of the company. The goals to be achieved by the company through marketing through social media include improving customer service, maintaining relationships with consumers, informing consumers about the advantages of using company services, promoting brands or special offers, developing new products, and influencing attitudes towards brands. The

company also conducts marketing by doing the best services, such as running programs designed by BRI as one of the innovations that make it easier for customers to register for BRIGuna anywhere and anytime by accessing the BRIMO application. Since the program's launch, BRI has benefited from increased customers registering with BRIGuna.

**Figure 1.** Crediting Procedure  
**KCP SAIL PEKANBARU**



(Anuar, 2023)



Figure 1. Explain that BRI sets different interest rates according to the loan amount and the term chosen by the debtor. Unexpected bank short loan increases increase interest rates (Drechsler et al., 2020). The time or tenor is the period given to the debtor to pay off the loan. BRI does not determine the tenor unilaterally, but debtors can choose how long they will pay the loan. Customers can apply for loans of up to IDR 300 million with a tenor between 6 months to 15 years through BRlguna Digital. The loan interest rate charged to customers is 1% per month or 12% per year.

The BRI program generally requires customers to visit KCP/KCU directly for the BRI credit granting process with the attached procedures. Applications for multipurpose loans through BRlguna Digital can be made by the State Civil Apparatus (ASN), who have become existing customers of multipurpose loans (BRlguna) and want to add loans using BRIMO. The conveniences obtained by customers include the ease of credit processing; installment payments are also made automatically through direct deductions from fixed income paid every month through BRI.

**Table 4.** BRlguna Digital Monthly Simulation

Loan Amount (Rupiah)	Installment				
	12 Months	24 Months	36 Months	48 Months	60 Months
10.000.000	978.333	561.667	431.778	362.333	320.667
20.000.000	1.956.667	1.123.333	836.556	724.667	641.333
30.000.000	2.935.000	1.685.000	1.295.333	1.087.000	962.000
40.000.000	3.913.333	2.246.667	1.727.111	1.449.333	1.282.667
50.000.000	4.891.667	2.808.333	2.158.889	1.811.667	1.603.333
100.000.000	9.783.333	5.516.667	4.317.778	3.623.333	3.206.667
200.000.000	19.566.667	11.233.333	8.635.556	7.246.667	6.413.333
300.000.000	29.350.000	16.850.000	12.953.333	10.870.000	9.620.000
400.000.000	39.133.333	22.466.667	17.271.111	14.493.333	12.826.667
500.000.000	48.916.667	28.083.333	21.588.889	18.116.667	16.033.333

(Anuar, 2023)

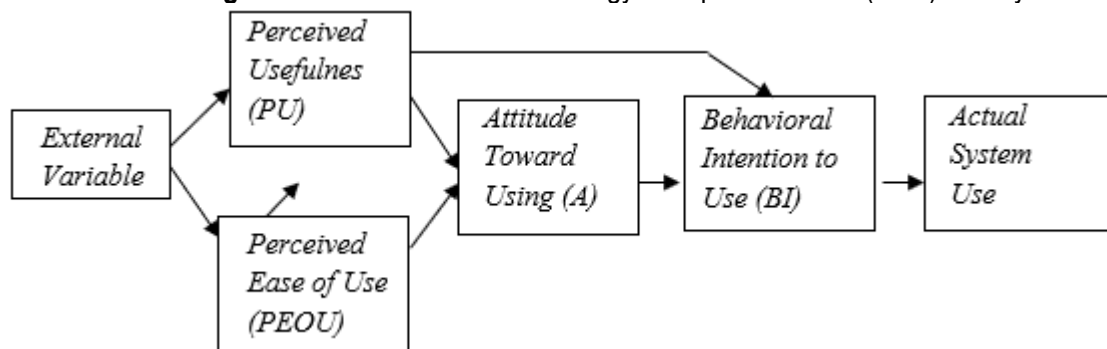
Table 4. is a monthly simulation of BRlguna. BRI is one of the commercial banks that offers loans with practical submissions to users; of course, BRI wants benefits from the program because profit maximization is the core goal of commercial banks (Ahmed et al., 2021). BRI's optimistic statement that it will channel credit through BRI to reach IDR 750 billion to IDR 1 trillion in 2022 is one of BRI's actions to increase

profits. After its launch, customers often complain about the BRlguna program. These complaints are in the form of interest rates that are set relatively high, which is at least 1.45% per month. Interest rate information must be published entirely and clearly in the digital BRlguna program, thus aggravating customer complaints. To simulate BRI Online Loans, customers/users must include interest rates.

Users who feel that the Mbanking program provides significant benefits and usability will tend to have a positive perception of the program and will be more likely to use it regularly (Hassan & Wood, 2020). Benefits and uses that are very important for BRI users can influence their perception of the behavior of using the technology. Online payments have many advantages compared to conventional banking. Expanding digital financial services in remote areas is a step towards inclusive

development. People in rural areas can make the most of digital banking services due to the availability of affordable smartphones and internet connectivity, even in remote locations. Remittances through digital banks also help reduce the risk of counterfeit money. The benefits of using these digital services can reinforce users' positive perceptions of the BRlguna program, which is likely to encourage consistent use and avoid rejection of the program.

**Figure 2.** Visualization of Technology Acceptance Model (TAM) Theory



(Anuar, 2023)

Figure 2. Explain the visuals of the shape of the Technology Acceptance Model (TAM) theory. TAM is based on the Theory of Reasoned Action (TRA) and proposes that behavioral intent can predict user behavior. (Mizher, 2023). TAM explains the relationship between constructions contained in TAM according to Davis (1989), namely the structure of external variables that will affect the construction of perceived ease of use and the form of perceived usefulness. The building of perceived ease of use influences the structure of perceived usefulness. Both constructs (perceived ease of use and perceived usefulness) influence the construction of attitudes toward using. The construction of perceived usefulness will impact the behavioral intention to use. Behavioral intention to use will be affected by the construction of attitude toward using and influence actual usage simultaneously.

TAM suggests that acceptance of technology is influenced by two main factors: Perceived Usefulness: users will be more likely to accept technology if they believe its use will improve their performance or effectiveness in performing a particular task. Second, perceived ease of use: users are more likely to accept technology if they believe it is easy to use and does not require excessive effort. Understanding how customers perceive the usage of digital users and their attitudes toward using it for smooth transactions and knowledge during and after using it will help banks and program developers improve services to suit the optimal use of users/customers. BRI needs to evaluate the features of digital use and clarify the theoretical model of TAM, focusing on the use of digital services. TAM theory can also be a valuable framework for understanding user behavior toward technology.

**Figure 3.** Visualization of the Concept of Perceived Usefulness

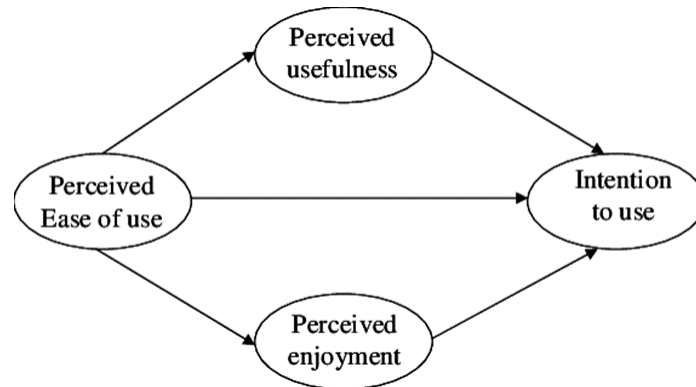


Figure 3. Showing the visual form of Perceived usefulness, it proposes that use is predicted by behavioral intentions based on two primary constructs: PU (Perceived usefulness) and PEOU (Perceived Ease of Use). Perceived usefulness is the degree of confidence that a person using a particular system will improve their performance. A system with a high perception of usability will make users believe in a positive relationship between usage and performance. The perception of utilization can be seen from the use of technology in the work environment will increase user productivity, job performance, and work benefits and effectiveness.

System errors or disruptions are also company problems that can be overcome with intersecting theories. Users often experience errors or discomfort in using m-banking, then their perception of the usefulness of the technology can decrease (Esmaeili et al., 2021). The presence of the digital BRIGuna feature in the BRIMO application often needs help with problems that cause inconvenience to users when making transactions. Figure 4.30 shows errors frequently occurring in BRIMO, rendering the digital BRIGuna feature inaccessible. The presence of error problems in the m-banking system can impact the user experience and affect their acceptance of this technology. Some common causes of BRIMO server errors are server overload, where too many users can cause the BRIMO server to become overloaded and unable to cope with incoming requests. Network disruption is also a common cause when there is a bad or dropped connection.

Other problems also often occur, such as technical problems on the BRIMO server that cause system failure or hardware damage that can cause interference with the application. The TAM theory approach can help understand the factors that influence user acceptance of BRIMO and find solutions to increase the adoption and use of the technology.

Banks should concentrate their marketing efforts on digital capabilities and place more employees with digital training in branches reducing the digital divide (Kaur, Ali, Hassan, & Al-Emran, 2021). Errors in the BRI Mobile m-banking system caused by server technical problems result in user access problems using the BRI digital program. This error in the Mbanking system can impact the user's perception of usefulness to technology, affecting the Perceived Usefulness factor. Increasing user acceptance of m-banking services requires steps such as improving the system, reducing errors, and improving the quality of user experience. Bank BRI has tried to notify users about errors caused by system maintenance, but it turns out that many customers still need this information.

The m-banking system often experiences errors; users may find it complex to use, so it can reduce the perceived ease of use (Kitsios et al., 2021). Bank BRI can overcome this problem by simplifying the user interface, improving user guidance, and providing adequate support so that users can overcome errors or issues that arise. The TAM theory approach can also solve server overload caused by using BRIMO applications that exceed server capacity

causing errors. The perceived usefulness approach can help users evaluate how much Mbanking applications benefit them. Server overload can reduce the usability of applications because users will need help accessing banking services quickly and efficiently. For servers overloaded regularly, users may lose trust in the application and look for other, more reliable alternatives. The perceived ease of use approach is also relevant in this context. Server overload can affect the perception of ease of use as users may experience difficulties accessing features and making transactions. Users will have trouble using the application if there is a server overload, so they may look for alternatives or even stop using Mbanking.

Efforts to handle shared usage requests can be addressed by increasing server speed, storage capacity, and server capabilities (Suleykin & Panfilov, 2022). The bank needs to increase server capacity to handle high user loads in the face of server overload problems. Regular maintenance, real-time monitoring of server load, and fast recovery must be ensured to keep servers available. Managing the number of users with queuing mechanisms or access restrictions when the server load is high also needs to be considered. Education to users about the possibility of server overload and alternative solutions when they occur, such as accessing applications at hours with lower user load, is also essential to be done by Bank BRI.

The TAM approach also considers external factors influencing user acceptance of technology, such as perceptions of social norms, social factors, and environmental factors (Abu-Taieh et al., 2022). Factors such as views and recommendations from family, friends, or industry experts, as well as regulations or policies governing the security and privacy of m-banking, may affect users' acceptance of this technology. It is essential to pay attention to and manage these external factors to increase the adoption and use of m-banking. Another problem comes from the error of the BRIMO user. Some users experience failed login to the BRI Mobile application. User negligence and BRI system errors are the causes of BRI Mo not

being able to log in. This phenomenon has been evaluated and resulted in BRI receiving a lot of criticism and gossip related to system errors. Improvement efforts that BRI can do are committed to changing and updating IT systems to be more sophisticated to prevent the recurrence of similar incidents.

The m-banking system's failure can significantly impact customer interest (Kamboj et al., 2021). System failures also occur when BRI Mo cannot log in, usually caused by unstable user internet connection, BRI Mo server interference, and the appearance of error codes/errors when logging into BRI Mobile. Users often experience some of the causes above due to application usage errors, such as logging in / logging out too often and entering the wrong password or PIN to applications that need to be upgraded. For BRIMO users who are still unfamiliar, this login failure makes them panic and worry, so it is not uncommon to find users who go directly to the nearest KCP / KCU to get treatment for their accounts.

The extended TAM model is used to understand customer behavioral intentions about using mobile banking services (Gokmenoglu, 2022). The above problems can also be overcome with the TAM theory approach. Perceived ease of use: Users may need help logging in because they find that the password reset process offered by banking is complicated. They may feel insecure or less skilled in coping with these problems. Perceived usefulness: users will find m-banking a helpful tool and provide significant benefits in managing their finances; they may attempt to overcome this login problem. Customers may not see the benefits of m-banking and may not try to solve the problem of forgetting passwords. Attitude towards use: A user's attitude towards m-banking can influence their efforts to address login issues.

Customers will have a positive attitude towards m-banking and may be more motivated to overcome this problem (Rahman et al., 2020). Users will have a negative or less confident attitude towards m-banking; they may be reluctant to attempt to resolve login problems.

Subjective norms, which involve the opinions and social norms of others, can also influence a user's decision to resolve login issues. A customer's friends or family will recommend m-banking and consider it essential; users are more likely to try to address the issue. People closest to them may not use m-banking or have a negative view of it, and the user's motivation to solve login problems may be reduced. Users visit the Service Branch Office (KCP) or Main Branch Unit (KCU) directly if they view it favorably.

BRI makes it easier for its customers to overcome the problem of forgetting passwords by providing a forgot password feature in the BRIMO application. Improving ease of use by providing a simple and straightforward password reset process with easy-to-follow guidelines can help users (Alrashdan, 2020). BRI also educates users about the benefits of m-banking and how to manage finances efficiently through the platform. Customer testimonials praising the usefulness of m-banking are also used to build positive perceptions. Positive subjective norms are also communicated by increasing the number of m-banking users and support from family and friends. M-banking provides information on the BRIMO page to contact the help center if the user experiences difficulties that cannot be resolved by password reset. In the case of users who cannot log in through the BRIMO application, generally, they will visit the nearest KCP / KCU to solve the problem.

Consumer utilitarian motivation is associated with needs and actions seeking functional benefits with benefits (Sarah, 2022). Customers can solve these problems without having to bother with queuing and spending much time on how to press the "forgot password" option available on the BRIMO application. Frontline and ground staff can educate customers about the advantages of using m-banking to quickly improve their daily activities (Samsudeen et al., 2020). BRI should educate customers well, help reduce the difficulties experienced by tellers and ensure customers can use m-banking smoothly and

understand login procedures correctly. Staff must ensure that customers receive adequate assistance to overcome login difficulties and understand the correct practices. Some steps banks can take include providing a clear and easy-to-follow login guide with detailed step-by-step instructions and ensuring the focus is available in various formats, such as written text, video tutorials, or infographics. The bank can also organize live training sessions both face-to-face and through digital platforms to help customers who want to use m-banking.

BRI must explain the functions and features of m-banking, as well as practical demonstrations on how to log in and use the service, as well as provide opportunities for customers to ask questions and interact with tellers to ensure a good understanding of the training held. Banks can also offer information about m-banking login through various communication channels. Banks can send alert messages and reminders via email, text, or notification in the m-banking application. Provide customers with the latest information about changes or improvements to m-banking features.

Banks can build positive subjective norms by cooperating with business partners or communities that support banking services (Nayanajith & Damunupola, 2020). Bank BRI can educate customers; the bank needs to communicate proactively so that customers can pay attention to the information and instructions given. Educational materials prepared by banks also need to be presented in clear and straightforward language, avoiding jargon or complicated technical terminology. Using concrete illustrations or examples can also help explain concepts that could be clearer for customers. The easier the educational material is to understand, the more likely the customer will correctly realize the m-banking login guide. Banks must also ensure the availability of responsive customer support services so that customers can get assistance if they experience difficulties logging in to m-banking. The bank can provide a phone number or email address that can be contacted, and the customer support

team should be trained to provide m-banking login guidance with patience and effectiveness.

Banks are adopting various strategies to make their transactions safer; one such strategy is the increased use of biometrics for identification purposes (Banga & Pillai, 2021). Recently, Bank BRI has simplified the login process on the BRIMO application by adding biometric features. Customers no longer need to remember complex passwords or critical patterns. Customers also don't have to worry about their data security because banks don't store customers' biometric information. The TAM approach is used to analyze the use of biometrics so that customers can take advantage of this feature optimally. Customers will likely accept and use this feature in m-banking if they believe biometrics can improve their accounts' security and ease of access. The process of registration, setup, and use of biometrics is considered simple and intuitive by users; they will be more likely to adopt this technology. Factors such as clear instructions, a friendly user interface, and a smooth user experience can affect perceptions of ease of use.

The availability of technology needs to be considered; biometrics requires supporting hardware and software, such as fingerprint scanners or face scanners (Zukarnain et al., 2022). In the use of biometrics in accessing m-banking, several factors need to be considered by the bank. The use of biometrics in m-banking is expected to increase the security of user access. Users will perceive biometrics as more secure than traditional authentication methods (e.g., passwords) and may be more accepting of using biometrics in m-banking. Customers feel that if this biometric technology is accessible and available, they will be more likely to use it in mobile banking. An equally important factor that banks need to pay attention to is the privacy and protection of user data; users may be concerned about the confidentiality and use of their biometric data. Their convenience and confidence need to provide users with a clear and transparent understanding of how their biometric data is collected, used, and protected.

Banks have profit margins historically reflecting compensation for taking interest rate risk, as measured by term premiums, and bank share prices are susceptible to changes in interest rates (Paul & Zhu, 2020). The problem found in the BRIGuna program is complaints that there needs to be a complete and transparent publication of interest rates in the digital BRIGuna program so that this sometimes harms users. Factors such as a fast application process, precise requirements, and transparency in the loan process can affect the perception of ease of use. Social norms or other people's opinions can also affect users' perceptions of the amount of interest on bank loans. Loved ones or financial experts may assume that the interest charged is reasonable, and by industry standards, users may be more receptive to the amount of interest. Some cases have happened before, as complained by one of the BRI customers who claimed an additional attraction that amounted to more monthly installments, and the rest of the insurance was not returned.

People around users may have a negative view of bank interest. Customers may feel hesitant to use the service. BRI can take appropriate steps to overcome these problems. BRI can provide clear and transparent information about loan interest rates. The bank needs to communicate the benefits of the bank loan and explain how the interest charged is proportional to the benefits obtained. The impact of the various problems faced by BRI that have been described above should have encouraged BRI to improve the inappropriate system. Risk management improvement needs to be done as soon as possible by BRI. Customers experience discomfort and frustration if the m-banking system fails. Customers may need help accessing their accounts, making transactions, or obtaining information related to their finances which may reduce their interest in using m-banking services. With poor banking infrastructure, people face many mobile banking problems (M. Rahman et al., 2020). Another problem faced by customers is financial loss. Customers who

need help with needing access to the m-banking system to conduct financial transactions will experience late payments or lost investment opportunities, which can hurt their financial situation. Events like this can reduce customer confidence in the system and affect their interest in using m-banking in the future.

Building a customer knowledge base and developing customer trust positively impact customer loyalty management initiatives (Albarq, 2023). The failure of the m-banking system can reduce or even destroy customer trust in the bank or financial institution that provides the service. Customers may feel that banks cannot maintain the security and reliability of their systems, which may decrease their interest and confidence in using m-banking. Broken trust is challenging to repair and can negatively impact a bank's reputation in the long run. The failure of the m-banking system at BRI Bank can occur repeatedly or prolonged; customers may choose to switch to another bank or look for alternative banking services. They may feel that the bank needs to prioritize service quality or have a reliable infrastructure causing BRI to lose customers. The failure of the m-banking system may affect customer interest in adopting other banking technologies, such as mobile payments, e-wallets, or digital banking platforms. The loss of the m-banking system can also slow down the progress of banking technology adoption among customers and hinder the development of the banking industry.

The extensive use of financial technology and innovation in providing and utilizing financial products and services leads to new risks that require constant attention (Mishchenko et al., 2021). It is essential for banks or financial institutions that provide m-banking services to maintain the reliability and security of their systems to minimize the possibility of failure. Banks can implement several effective recovery strategies to address system failures and restore customer confidence. Banks must maintain communication and transparency with customers in the event of disruption to the banking system. Banks must provide clear and

timely information about the causes of outages, steps taken to fix them, and estimated recovery times to reduce uncertainty and increase customer confidence.

Quick response and effective communication are essential for customers who experience m-banking problems (Reddy & Megharaja, 2021). BRI must have a team that is trained and ready to respond to failures in the banking system. This team must have sufficient technical knowledge and the ability to identify and solve problems quickly. They should also have a structured, pre-tested recovery plan for emergencies. During the recovery period, banks must actively inform customers about the progress of repairs and developments related to system errors. BRI can use various communication channels like email, text, in-app notifications, or social media. Regular and up-to-date communication helps maintain transparency and ensures customers feel engaged.

Customer attitude and loyalty to m-banking are essential for banks and application providers (Zhou et al., 2021). Failure in the BRI m-banking system will cause financial losses for its customers; the bank must have a reasonable compensation policy. The Company can provide adequate compensation or solutions to overcome losses customers suffer. This action can help restore trust and demonstrate the Company's commitment to customer satisfaction. BRI must also comprehensively evaluate the causes of m-banking system failures. It can take steps to prevent things that can harm the bank and its customers from similar events in the future. The company should involve a review of the technology infrastructure, the process of testing and maintaining the system, and the improvement of security policies. Brand image is an important asset. Marketers must still create premium product effects (Marsasi, 2023). A bad image of BRI can affect several aspects. The bank's deteriorating image makes customers less loyal to BRI. Customers may be more vulnerable to offers from competing banks or are looking for more profitable banking solutions. Disappointed customers usually look

for better alternatives and can quickly switch to other, more reliable banks. BRI that is viewed well can help customer growth. New customers may be reluctant to open an account with a bad reputation at BRI, and existing customers may not recommend the bank to others. Disappointed customers can hurt a bank's competitive position in the market in the long run.

How much online banking adoption and bank brand loyalty impact customer service quality, an essential component of e-service quality (Rahaman et al., 2022)<sup>22</sup>. The impact of the bank's poor reputation and brand in the eyes of customers can damage the reputation and brand of the bank as a whole. A bad image can spread quickly on social media or through online rating platforms and affect bank perceptions. A bad idea can have a long-term impact on a bank's brand image and is challenging to repair. Banks should invest in building and maintaining a good reputation because reputational damage can influence customers' decisions to use their services. A bad image of a bank can also affect employee recruitment and retention. Banks with a bad reputation may find it challenging to attract and retain qualified employees, which can affect the quality of service the bank provides and reduce customers' interest in contacting the bank.

Declining demand can lead to falling bank share prices (Acharya et al., 2021)<sup>2</sup>. A stock price decline can hurt a bank's market value and its shareholders' assets. Banks with a poor public image can also create greater market volatility. The bad news about what may circulate makes anxious investors may sell shares of the bank. The lousy information about BRI is that it can cause sudden and unstable price movements in the stock market, thus affecting the stability and functioning of the market. A temporary decline in the company's stock price will not be a big problem. Stock price declines can occur over several quarters, so investors have concerns that, eventually, the company could lose investors.

Investors look for companies with good reputations and strong growth prospects (Ng &

Rezaee, 2020)<sup>20</sup>. BRI's image will be good if it has a good reputation, so investors may be reluctant to invest in bank stocks, which can hinder capital flow and stock value growth. BRI's bad image can affect fundamental analysis by investors and financial analysts. Investors will be more critical in assessing a bank's financial performance, risk management, and prospects. A lousy image leads to a more negative bank rating and a drop in the bank's stock rating, which can affect investor interest. A damaged reputation can hamper a bank's ability to attract and retain new investors. The effects of a bad reputation can damage the liquidity of bank stocks, businesses, and the interests of institutional investors when establishing relationships with banks. BRI must recognize and overcome factors that can damage its image in customers' eyes. Bank BRI needs to maintain system reliability and security, provide high-quality services, communicate effectively with customers, and continuously improve based on customer feedback.

M-banking has become integral to modern banking services (Bach et al., 2020). M-banking BRI allows customers to access their accounts, conduct financial transactions, track balances, pay bills, and use many other banking features through their mobile devices. The ease of access and convenience offered by m-banking has increased customer acceptance. Other factors influencing the acceptance and use of mobile banking services include social factors, personal beliefs, risk perception, and environmental factors. Another factor is social support from friends or family members who use m-banking, which can influence customer interest in adopting the technology.

The process raises perceived risk: the perceived threat is "the loss that may occur when pursuing the desired result" (Sainy, 2023). As a financial service provider, BRI needs to understand the factors that affect the acceptance and use of mobile banking services, including usability and ease of use. Such efforts can be made by increasing the perceived usability of customers through improving the features and benefits of m-banking and



increasing the perceived ease of use through an intuitive user interface and clear instructions; banks can encourage broader adoption and use of m-banking. Mbanking has become an essential part of modern banking services, and its use correlates with the factors analyzed by

TAM, namely, the perception of usability and the perception of ease of use. BRI needs to understand and overcome these factors to increase customer interest, customer satisfaction, and loyalty in the long run.

**Table 5.** Implementation of the BRIGuna Digital Marketing Program

Aspects	Steps
Purpose	The long-term goal is to improve digital marketing with social media and become a trusted bank. The credibility of Bank BRI as a State-Owned Enterprise (BUMN) guarantees prospective customers to be free from adverse things.
Period	The short-term goal is to be one of the solutions in reorganizing the company's finances to be more stable. Six months to 15 years
Activities	Utilizing existing social media to create content in marketing products and services and provide important information such as education in online transactions. Strengthening the security system by utilizing biometric technology so that many will believe in online transactions without fear of conceding.
Target	Active employees such as (PNS/TNI/POLRI) and retirees.
Output	Active employees such as (PNS/TNI/POLRI) and retirees become BRI customers.

(Anuar, 2023)

Table 5. Demonstrate the application of BRI marketing from business activities designed to plan, promote and distribute that can satisfy desires and achieve company goals and objectives. The BRIGUNA program is for productive and non-productive purposes, for example, purchasing movable/immovable goods, home repairs, college/school needs, medicine, marriage, and others (salary/pension). The program has a loan period of 6 months to 15 years. The target is specifically active employees such as (PNS/TNI/POLRI) and retirees. This loan is given to prospective debtors with a source of payment derived from a fixed income source (salary/pension). The output of this program is that it has many enthusiasts because it provides many conveniences to be the main attraction for prospective customers. The fast loan application process with easy procedures and requirements and low loan interest rates make this program many enthusiasts.

## CONCLUSION

This research resulted in an evaluation of one of the programs in the BRIMO application, namely BRIGuna Digital. This digital use is a credit given to debtors, with the payment source coming from a fixed source of income digitally. The program designed by BRI is one of the innovations that make it easier for customers to register for BRIGuna anywhere and anytime by accessing the BRIMO application. Since the program's launch, BRI has benefited from increased customers registering with BRIGuna. In the context of error issues in the m-banking system, factors such as views and recommendations from family, friends, or industry experts, as well as regulations or policies governing the security and privacy of m-banking, can affect user acceptance of this technology. It is essential to pay attention to and manage these external factors to increase the adoption and use of m-banking. Another problem comes from the error of the BRIMO



user. Some users experience failed login to the BRI Mobile application. BRI Mo cannot log in due to user negligence and BRI system errors.

Evaluating the incident, BRI received much criticism to gossip over mistakes in the system. BRI tried all ways so that events like this did not happen again by changing or updating more sophisticated IT systems. Not only from the bank customers are also expected to have a supportive network so that failure during transactions does not occur again. The above problems can also be overcome with the TAM theory approach. Perceived ease of use: Users may need help logging in because they find that the password reset process offered by banking is complicated. They may feel insecure or less skilled in coping with these problems. Perceived usefulness: if users think that m-banking is a valuable tool and provides significant benefits in managing their finances, they may seek to address this login issue. However, if they don't see considerable benefits from m-banking, they probably won't try to solve the problem of forgetting passwords. Attitude towards use: A user's attitude toward m-banking can influence their efforts to resolve login issues. Suggestions from company researchers are that it is hoped that they will be able to carry out the Technology Acceptance Model (TAM) so that it can be appropriately applied through the concept of Perceived Usefulness by; (1) Companies must utilize social media by creating exciting content that contains marketing of existing products within the company and using media social media as an educational medium for the public about the use of the system, (2) Strengthening the security system by utilizing biometric technology so that many people will have confidence in using online transactions without having to fear being broken into. The implementation of these program activities will produce value outputs that provide benefits to customers in the form of Perceived Usefulness.

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