

Credit Loan Application Procedure via BRImo Application

Nadia Seely Novianti¹, Hanum Kartikasari¹

¹Administrative Management Study Program, Faculty of Vocational School, Sebelas Maret University, Indonesia

Email: nadiaseli95011@student.uns.ac.id

Abstract. *The process of applying for a credit loan online is very easy, fast, efficient, and does not require collateral and a survey process. One of the digital services that supports this convenience is the BRImo Application from Bank Rakyat Indonesia (BRI). The purpose of this study is to systematically describe the procedure for applying for a credit loan through the BRImo application. The method used is descriptive qualitative with a field study approach through direct observation and interviews with related staff. The results of the study show that the procedure for applying for a loan through BRImo includes several main stages, namely logging into the application, selecting the loan menu, completing personal data and business data, and waiting for automatic approval without requiring a field survey. This procedure has been proven to reduce time and costs and increase the efficiency of banking services. However, there are several technical obstacles found, such as network disruptions, data inconsistencies, and limited digital literacy of customers. By understanding the procedures and obstacles, it is hoped that digital banking services such as BRImo can continue to be improved to support financial inclusion in Indonesia.*

Keywords: BRImo, Unsecured Credit, Online Loan Application, Digital Banking

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INTRODUCTION

According to Varma et al. (2022), along with technological advances, the financial services sector has undergone significant changes that affect how banking services are presented to the public. The digitalization process plays a major role in this change, resulting in innovation in offering faster, more efficient, and more affordable financial services (Jameaba, 2020). One very significant example of this progress is the emergence of mobile banking applications, Mobile banking is a service that allows many financial transactions to be carried out on mobile devices such as cellphones or tablets through appropriate banking applications.

According to (Reditya & Lasmi, 2024) such as one of the products of the financial institution Bank Rakyat Indonesia (BRI), namely BRIMO (Bank Rakyat Indonesia Mobile). What is meant by BRIMO (Bank Rakyat Indonesia Mobile) According to (Ningsih, 2024) is a Bank Rakyat Indonesia service to provide services to customers to make it easier for customers to make banking transactions without having to go to the bank or ATM except for cash withdrawals. Has features that make it easier to make banking transactions online, one of which is a loan at BRIMO, this loan is called BRIGuna, part of the unsecured credit service (KTA).

The development of mobile banking has grown in recent years, with more and more people switching from the traditional method of using ATMs to using mobile banking

applications (Souiden et al., 2021). This allows users to access a variety of banking services including applying for credit loans. The word "credit" comes from the Latin word "credere", which means "to believe", or "credo", which means "one believes". Therefore, the creditor gives trust to someone that he will fulfill his obligations in the future according to the agreement.

What is meant by Credit According to (Apriantoro et al., 2023) is money provided by a bank, based on an agreement or agreement between the bank and another party that requires the financed party to return the money or bill after a certain period of time with compensation or distribution of benefits. Based on the data obtained by researchers, PT. Bank Rakyat Indonesia (Persero) Tbk began launching an application called the BRImo App on February 27, 2019. At the beginning of the launch, the BRImo Application experienced an increase, especially for young people, in an era of increasingly advanced online technology that makes it easier to transact via mobile phones (cell phones), the BRImo Application has increased per year, the following table shows the number of BRImo application users from year to year.

Table 1. BRImo User Data

No	Year	Number of Users	Increase in Number of Users (Million)
1	2019	2.9 Million	-
2	2020	9.1 Million	+6.2
3	2021	14.2 Million	+5.1
4	2022	23.85 Million	+9.65
5	2023	31.6 Million	+7.75
6	2024	35.2 Million	+3.6
7	2025	38.61 Million	+3.41

Source: <https://www.ir-bri.com/> and BRI Unit Mojosoongo 2025

Based on table 1.1 above, the number of BRImo Application users has increased from year to year, especially in 2020 and 2022. There is data on BRImo users per account and per CIF BRI Mojosoongo Unit with the following explanation. BRImo users per account from the Mojosoongo Solo Slamet Riyadi Unit during the period 2021 to 2024. In 2021, there were 116 BritAma accounts, 208 in 2022, 285 in 2023 and 406 in 2024. Meanwhile, in 2021, there were 1008 Simpedes accounts, 1940 in 2022, 3004 in 2023, and 4490 in 2024. And in 2021, there were no Giro accounts users, 8 in 2022, 2023 and 2024. 2024 no users. And in 2021 other account users numbered 67, in 2022 numbered 109, in 2023 numbered 131, and in 2024 numbered 63 users.

BRImo users per CIF from Mojosoongo Solo Slamet Riyadi Unit during the period 2021 to 2024. In 2021 CIF BritAma numbered 115, in 2022 numbered 205, in 2023 numbered 282 and in 2024 numbered 396. While in 2021 CIF Simpedes numbered 987, in 2022 numbered 1,888, in 2023 numbered 2926 and in 2024 numbered 4,351. and CIF Giro in 2021 there were no users, in 2022 there were 8, in 2023 and 2024 there were no users. And in 2021 other CIFs were 56, in 2022 there were 66, in 2023 there were 84 and in 2024 there were 56. Overall, the growth in the number of BRImo users at the Mojosoongo Solo Slamet Riyadi Unit is dominated by customers with Simpedes and BritAma account types.

The role of technology in the banking world is very absolute, progress in the banking system is certainly supported by the role of information technology (Broby, 2021; Chatterjee, 2020). Services can be facilitated if the facilities implemented are more developed and complex. meaning the introduction of technology owned by a bank is more diverse and complex. It is undeniable that in all fields, banks that use technology are designed to facilitate the company's internal operations, but also to increase the ease of providing services to customers (Haswinda, 2023).

BRI Bank's innovation in digitizing credit loans through this application has made it easier for people who want to apply for loans from initially having to come to the office with the

required documents to be easier by using the BRImo application which only carries out the verification process for the submitted data digitally. Especially at this time, the global banking world, most of the products offered by banks are similar. Therefore, competition in this field further emphasizes how to provide practical, convenient, and fast products.

It should be emphasized that although the advancement of digitalization provides convenience, the aspect of legal protection for debtors who borrow through technology is also very crucial. Align with research from Apriyansyah et al. (2024), the existence of strict regulations and protection mechanisms for debtors with good intentions must be guaranteed so that there is a sense of security and trust in using technology-based lending services. For this reason, it is important for customers to understand the loan application procedure and the rights of debtors in order to be able to use this service in a safe and effective manner.

In addition to the benefits for customers, digitalization in banking services has a positive impact on the performance of financial institutions. Banks that implement mobile banking technology, such as BRIMO, not only increase operational efficiency, but can also improve overall financial performance (Ayuningtyas & Sufina, 2023; Sari et al., 2024). This illustrates that the development of mobile banking applications not only provides easier access for customers, but also supports the sustainability and growth of these financial institutions.

Procedures are standard instructions that provide statements regarding systematic and organized tasks or activities. The word "procedure" has a meaning not only as rules and regulations, but also as a way, path, procedure, and rules. The loan credit requirements procedure through the BRImo application is that the first, customers must have a BRI account such as Simpedes or Britama, customers ensure that they have a registered and active BRImo application, have an ID card (Resident Identity Card) and a minimum age of 21 years, have a clear income (such as a pay slip or account transfer) and additional data such as a work certificate or business certificate according to the type of loan.

This is supported by legal protection in collaboration with the OJK (Financial Services Authority), a state institution tasked with regulating and supervising all activities in the financial services sector. According to (Fitriana et al., 2021; Arvante, 2022) The legal basis for online loans has become Number 77 / POJK.01 / 2016 regarding credit services that borrow money based on information technology. OJK regulations regulate online loan items and online loan procedures. Online loan procedures regulate the category of illegal online loans, including OJK sanctions on online loans.

With the BRIMO application, loan applications that used to require complex and time-consuming steps can now be carried out more quickly and efficiently. making this application a real example of the application of digitalization in the financial services sector. This application is a real example of the application of digitalization in financial services. By exploring further into the procedures for applying for loans through this platform, it is hoped that a clearer understanding will be created regarding the influence of technology on changes in the financial landscape in Indonesia, as well as helping to identify the potential and challenges faced by individuals and financial institutions in implementing this digital system.

METHODS

This study uses a qualitative method with a qualitative descriptive approach, namely a research procedure that produces descriptive data in the form of written words that are observed. According to (Hayudiyani et al., 2020) Qualitative descriptive research is research that explains a finding based on the results of observations, interviews, and documentation from sources in the field. Meanwhile, according to (Ratnaningtyas et al., 2023) that qualitative descriptive research is research that is intended to investigate conditions, conditions, or other things that have been mentioned, the results of which are presented in the form of a research report. In contrast to the opinion according to (Hanyfah et al., 2022) Qualitative descriptive

research is conducted to explain existing research without providing data manipulation of the variables studied by conducting direct interviews. By using this type of research method to describe how the loan procedure for applying for a credit loan through the BRImo application and wanting to know the documents prepared for applying for a loan online using the BRImo application. The data collection techniques used by researchers are as follows:

Observation

According to (Nurfatimah et al., 2020) Observation is a technique or method of data collection by observing ongoing activities. Participant observation that only observes the loan application procedure through the BRImo application without being directly involved in the activities and observations focuses on the loan application procedure, related parties, and the documents used.

Interview

According to (Sugiyono, 2017) an interview is a meeting between two people who exchange information and ideas through questions and answers so that meaning can be constructed in a particular topic. The researcher used a semi-structured interview which means it has a question guide, but the researcher has the flexibility to adjust the order or deepen the questions based on the respondent's response. This interview allows for freedom in discussion, so that researchers can obtain richer and deeper information about individual perceptions related to the topic of applying for loans through the BRImo application. The sources in the interview were the Supervisor and Customer Service of Bank Rakyat Indonesia, Solo Slamet Riyadi, Mojosongo Unit, who have an important role in supporting the observation of BRImo application user data and important documents related to the BRImo application and the Supervisor who prepared the BRImo user data that will be used. Interviews were conducted during the research.

Documentation

According to (Sugiyono, 2017) documentation means a complement to the use of observation and interview methods in qualitative research, collecting records of events that have been in effect either in the form of writing, pictures/photos or monumental works from a person/agency. This observation involves several supporting documents such as journals, research reports, official documents. This documentation is carried out to check documents, procedures, regulations on credit loan applications through BRImo. In this study, data analysis was carried out qualitatively with a descriptive approach. According to (Sugiyono, 2020) data analysis is the process of finding and compiling systematic data from interviews, notes, fields, and documentation using a method of organizing data into categories, explaining them into units, synthesizing, compiling them into patterns, choosing which ones are important and which ones will be studied, and producing conclusions that make it more practical to understand yourself and others. Data analysis activities include data reduction, data presentation, drawing conclusions/verification (Sugiyono, 2016)

Data Reduction

Reducing data by selecting important information according to the focus of the research and compiling an initial description of how the loan application procedure works through the BRImo application. Data reduction is carried out through several activities such as conducting semi-structured interviews to identify the steps in the loan application procedure through the BRImo application. Direct observation is carried out to see the real conditions and record the process according to the SOP or not. Documentation is carried out to find important written information that can be used as a formal reference note.

Data Display

Data presentation can be in the form of narrative text, graphs, matrices and tables. This presentation aims to systematically describe how the loan application procedure works through the BRImo application, and involves parties in its implementation.

Conclusion Drawing and Verification

Drawing conclusions and verification is the meaning of the data that has been presented and verified repeatedly to ensure the validity of the data with other data sources or feedback from sources. The information that has been collected is then grouped into various categories related to the research topic (Taherdoost, 2022). Drawing conclusions can be done through various activities such as source triangulation by comparing information obtained from supervisors, customer service and customers, as well as technical triangulation by combining data from interviews, observations, and documentation. In addition, data from sources is very important to be classified to ensure that the interpretation of the data is accurate.

RESULTS AND DISCUSSION

Credit Loan Application Procedure via BRImo Application

BRImo (BRI Mobile) is a mobile banking application created by Bank Rakyat Indonesia (BRI) as a digital transformation step to provide efficient, practical, and safe financial services for customers. This application integrates various financial service features, including digital banking, mobile banking, and internet banking, in one centralized platform that can be used via smartphones with Android or iOS systems. The main target of the BRImo application launch is to improve the standard of digital banking services, expand the reach of services to the community, and support the financial inclusion program that has been planned by the government (Darmawan & Indriani, 2024). Through BRImo, customers can carry out various transactions independently without having to visit a bank office, such as sending money, paying bills, buying credit, checking balances, to applying for credit loans online.

The main features in the BRImo application include: (1) Checking balances and transaction history; (2) Transfers between banks and between accounts; (3) Payments and purchases (electricity, credit, BPJS, tickets and others); (4) Debit/credit card management; (5) Investment and insurance; (6) Digital loans or online credit applications. Loan services through BRImo are one of the important innovations offered by BRI. With this feature, customers can apply for Investment Credit, Working Capital Credit, and Consumer Credit without having to come directly to the work unit. The application process is carried out online starting from filling out the form, uploading documents, to initial verification by the system.

Digitalization of loan services, Bank Rakyat Indonesia hopes to provide convenience for customers, especially MSMEs, employees, and the general public, to obtain more efficient access to financing. In addition, this service also supports BRI's efforts to increase competitiveness in the digital banking era. Bank Rakyat Indonesia (BRI) provides loan products that aim to meet the needs of the community. The three main types of credit offered by Bank Rakyat Indonesia include Investment Credit, Working Capital Credit and Consumer Credit. Investment Credit is intended for customers who aim to finance long-term funding needs in developing investment and business products. Meanwhile, Working Capital Credit is credit to meet business operational needs including the need for procurement of raw materials. Meanwhile, Consumer Credit is for customers who have a fixed source of income or a fixed salary. Here is the Flowchart of the Credit Loan Application Procedure through the BRImo Application.

Flowchart of the Credit Loan Application Procedure through the BRImo Application

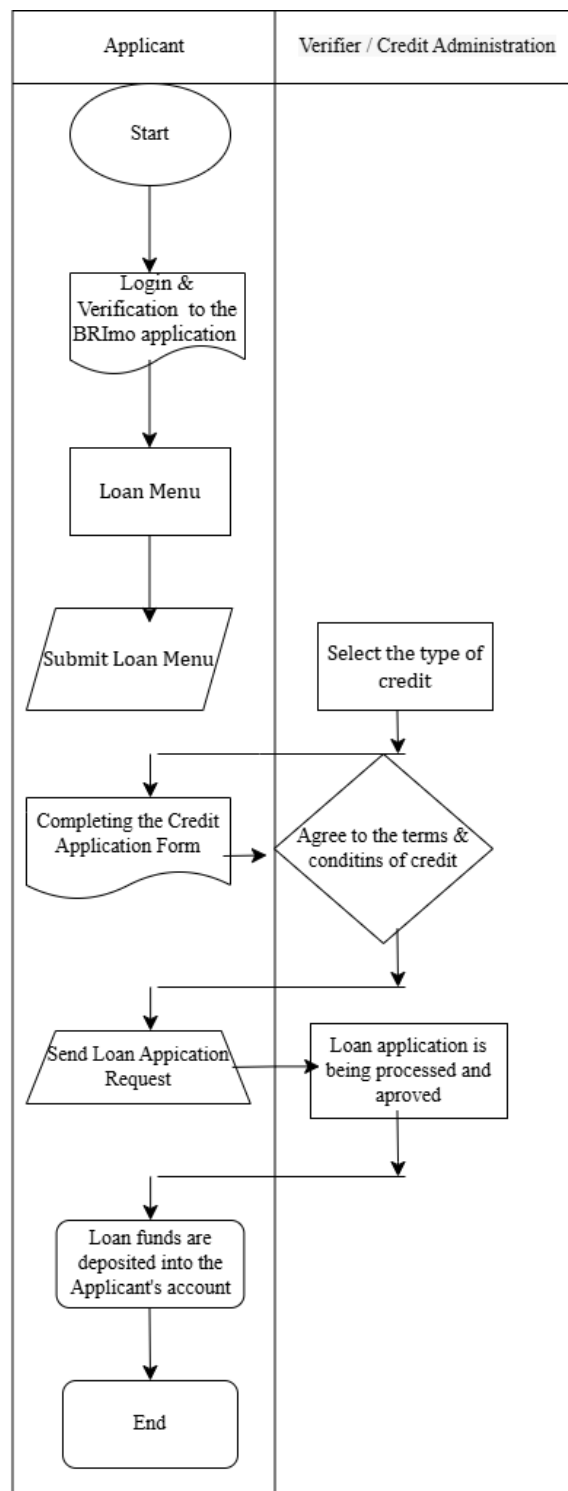


Figure 1. Flowchart of Credit Loan Application Procedure through the BRImo Application

Source: Author Data Processing 2025

Based on the Flowchart above, the Procedure for Submitting a Credit Loan through the BRImo Application for Investment Credit, Working Capital Credit and Consumer Credit can be explained.

Investment Credit

Provision of credit facilities to companies and/or individuals to finance long-term business needs, these needs can be in the form of procurement of raw materials, production processes, and construction of new buildings for smooth business operations. has a long repayment period of up to 10 years or even more in sync with the needs and capabilities of the customer.

Working Capital/Business Credit

Credit facilities to finance business operational needs including the need for procurement of raw materials, production processes, employee salaries and other daily operational costs. Has a short repayment period, usually 6-12 months, or a maximum of 36 months, according to business operations. The following is the Procedure for Submitting a Credit Loan through the BRImo Application for Investment Credit and Working Capital / Business Credit: (1) Login to the BRImo application using the registered username and password. If you do not have a BRImo account, customers must register using their account number and personal identity data; (2) Select the “BRI Products” menu > “Loan Features” / “Apply for Credit”

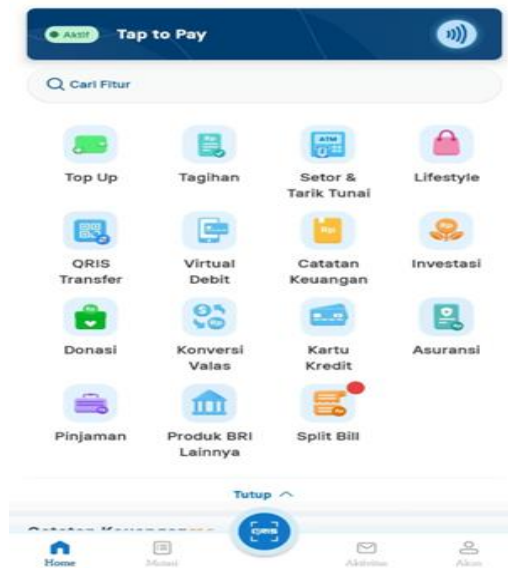


Figure 2. Loan Menu

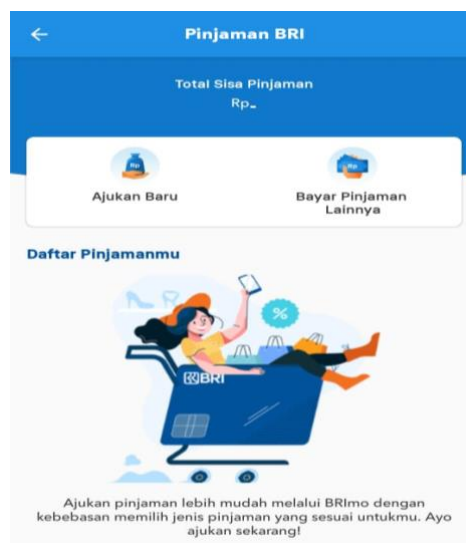


Figure 3. Submit Loan Menu

Select the type of credit, Customers are given the choice of several types of credit loans, generally consisting of: (1) Investment Credit; (2) Business Capital Credit (Working Capital); (3) Consumer Credit. Click Select “Investment Credit” or “Business/Working Capital Credit”.

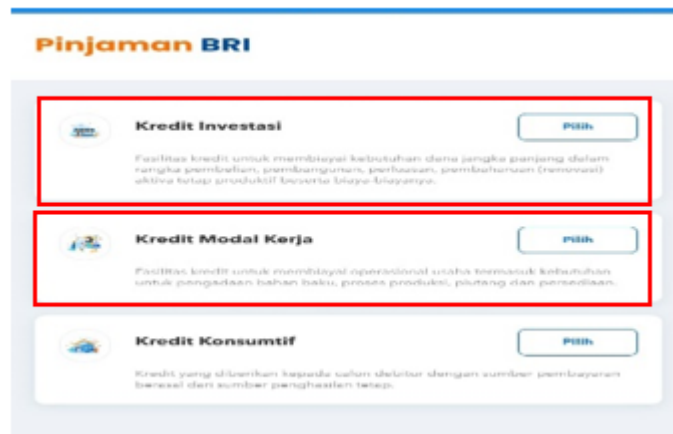


Figure 4. Loan Type Menu

Then click "Submit"



Figure 5. Investment Credit Loan Submission Menu



Figure 6. Working Capital Loan Application Menu

Completing the Credit Application Form. Complete the Application Data which contains the Loan Amount to be applied for, minimum loan amount of Rp. 1,000,000, Assets financed (Purchase of Operational Vehicles, Land/Buildings, Machinery/Equipment, Shophouse/Kiosk, Warehouse and others), and Loan Term.

Figure 7. Applicant Submission Data Menu

Complete the Applicant Data and Financial Profile such as Full Name, KTP Number, Place and Date of Birth, Address, Residential Status, Number of Dependents, Last Education, Marital Status, Telephone Number, Email Address, Business Field, Length of Business and Nearest BRI Work Unit Office.

Figure 8. Financial Profile Menu Applicant Data

Upload Financial Profile Documents including the business carried out for the credit loan process such as Annual Sales, Annual Net Profit, Total Receivables, Total Payables and Total Inventory.

Pengajuan Pinjaman

← Pinjaman BRI

3 dari 5 **Profil Keuangan**
Selanjutnya: Upload Dokumen

Penjualan per Tahun
Rp 0

Laba Bersih per Tahun
Rp 0

Total Piutang
Rp 0
Total tagihan yang belum dibayar oleh pelanggan

Total Hutang
Rp 0

Total Persediaan
Rp 0

Sebelumnya Selanjutnya

Figure 9. Upload Financial Documents Menu

Upload the applicant's Population Identification Card (KTP) document as support and business requirements for loan applications.

Pengajuan Pinjaman

← Pinjaman BRI

4 dari 5 **Upload Dokumen**
Selanjutnya: Syarat & Ketentuan

Mohon unggah / upload dokumen pendukung ini sebagai dukungan dan syarat usaha Anda dengan ketentuan sebagai berikut :

1. Format file yang dapat diunggah adalah jpg, jpeg / png
2. Pastikan file yang Anda upload dapat terbaca oleh kami untuk di analisa
3. Ukuran file yang disarankan tidak melebihi 2 MB.

Upload KTP

No file selected

*Apabila Anda mengajukan atas nama badan usaha, silahkan upload KTP Direktur Utama badan usaha Anda.

Sebelumnya Selanjutnya

Figure 10. Upload Supporting Documents Menu for KTP

Read the Terms and Conditions provided by Bank Rakyat Indonesia, and state that the data and information provided by the applicant is in accordance with the actual situation. If the applicant has read and understood, and has agreed to apply for an investment credit loan and business/working capital credit, click "I have read and agree to the terms and conditions above".



Figure 11. Loan Terms and Conditions Menu

After checking the approval box, click "Send Application". After clicking send application, the loan application will automatically be processed by Bank Rakyat Indonesia. If the application has been approved, the funds will automatically enter the bank account.

Consumer Credit

Credit given to prospective debtors with a source of payment derived from a fixed source of income. Consumer credit is BRIGuna Loan, BRIGuna loan intended for employees with a fixed income, both from government and private institutions. The following is the procedure for applying for a BRIGuna consumer loan: (1) Login to the BRImo application using the registered username and password. If you do not have a BRImo account, customers must register using their account number and personal identity data; (2) Select the menu "BRI Products" > "Loan Features"/"Apply for Credit"

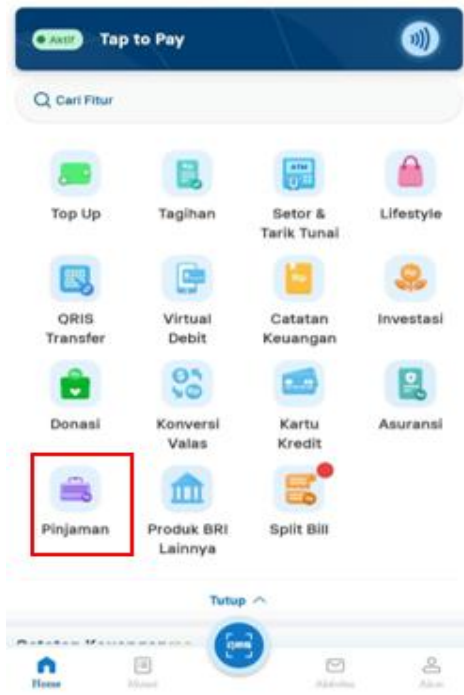


Figure 12. Loan Menu



Figure 13. Submit New Menu

Select the type of credit. Customers are given the choice of several types of credit loans, generally consisting of: (1) Investment Credit; (2) Business Capital Credit (Working Capital); (3) Consumer Credit.

Click on “Consumer Credit”

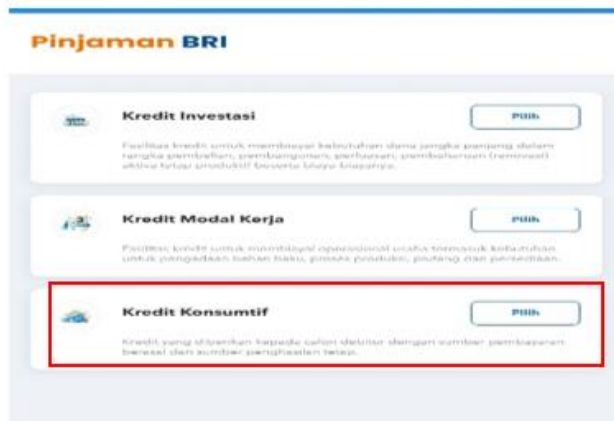


Figure 14. Submission of Consumer Credit

Then click Select "BRIGuna"

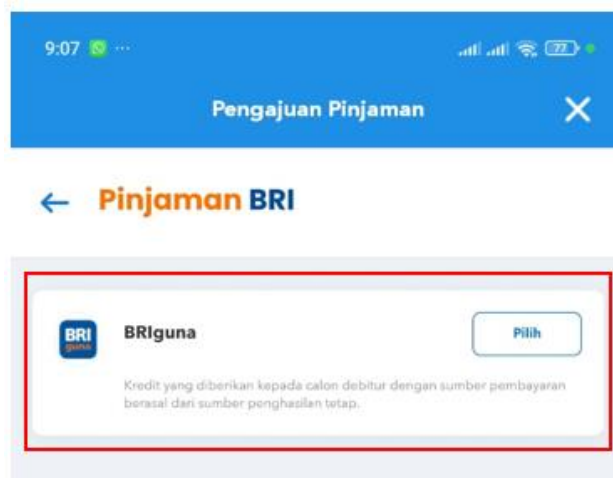


Figure 15. BRIGuna Consumptive Loans

A display like the one in the image below will appear.

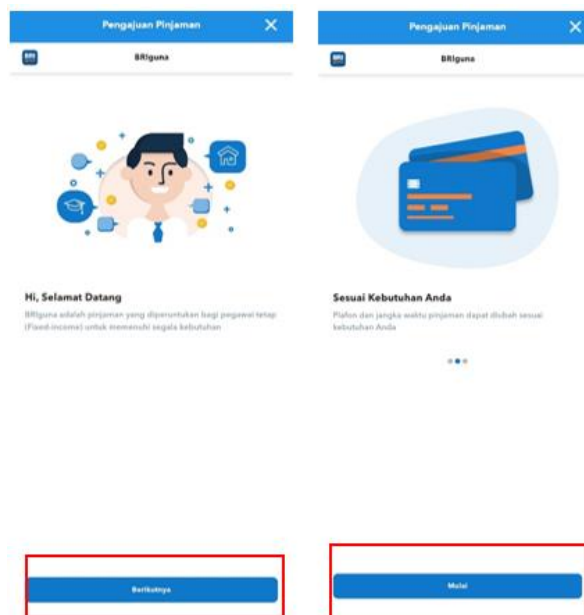


Figure 16. BRIGuna Credit Display Menu

BRIGuna Loan Requirements, After understanding the requirements, you can apply for a loan that has been informed by Bank Rakyat Indonesia. Customers must have a salary linked to Bank BRI.



Figure 17. BRIGuna Consumptive Loan Requirements

If you have understood the terms and conditions, then click "Apply for Loan", if a notification appears such as "Sorry, you cannot apply for a loan", it means that the customer does not meet the requirements mentioned on the previous page. Those who can apply for a BRIGuna loan are permanent employees and have a BRI Bank payroll account.



Figure 18. BRIGuna Consumer Credit Display Menu

Display if the customer is a permanent employee who meets the BRIGuna loan requirements: (1) Customers will automatically get a loan limit, loan ceiling, 12-month term, monthly installments and loan details. For the loan ceiling that is submitted, there is a provision fee, administration fee, premium fee or life insurance, so the BRIGuna loan already has life insurance and Block 1x installment (if it has a tenor of 12 installments, the customer only needs to pay 11 installments, (because 1 installment has been held in the customer's ATM); (2) The next stage, the customer continues to apply for a loan, there are three stages in applying for this loan, namely Face matching to make a digital signature, and a clear face photo, Verification of the cellphone number, Security code sent to the registered cellphone number, and Disbursement of the loan, read and agree to the terms and conditions, there are three documents, namely the Terms and Conditions Document, Application Document and Credit Application Document; (3) Approve the Loan Ceiling Document that has been submitted, Installment Fee and Loan Tenor, if the loan has been disbursed, it will go into the BRI Bank Account.

Based on the Credit Loan Application Procedure through BRImo above, it can be explained whether the loan is accepted or not. The explanation is as follows: (1) Loan Credit Output received, the applicant's document data is complete according to the requirements requested by Bank Rakyat Indonesia, so the credit application through the BRImo application is quickly approved and quickly disbursed. The disbursement of loan funds received will display a notification in the BRImo Application with the Approved Application Status. The funds submitted will be disbursed to the account according to the applicant's loan amount; (2) Loan Credit Output not received, the loan is rejected by Bank Rakyat Indonesia, so there are several reasons for rejection such as the uploaded documents do not match the requirements, have a problematic credit history, and insufficient income.

Obstacles for Creditors and Debtors in the Credit Loan Application Procedure Through the Brimo Application

In the implementation of the Credit Loan Application Procedure through the BRImo application, there are several obstacles faced both from the application system and from the debtor.

"Obstacles to the application system could be signal issues, application errors or slowness, customer doubts about the security of the data entered into the application, and the data registered for the application must match the data in the civil registration system." (Interview, February 19, 2025 with BRI Customer Service Unit Mojosoongo)

Obstacles experienced by the system such as technical disruptions or system errors that hinder the smoothness of the application process, data integration that is not yet optimal which must synchronize data with the Dukcapil and OJK institutions, and data privacy security issues that hinder the use of BRImo as a whole.

"The obstacles experienced by debtors include a lack of knowledge on how to use the BRImo application, insufficient documents for applications, disrupted internet access for customers in remote areas, and possibly having been blacklisted for previous bank loans, which significantly impacts the loan application process." (Interview, February 19, 2025, with the BRI Mojosoongo Unit Supervisor)

And for obstacles experienced by debtors such as low digital literacy for elderly customers or those who are not yet accustomed to using digital technology, completeness of document quality that must be complete and appropriate otherwise the application cannot be processed further, bad credit history that is blacklisted by OJK tends to experience application rejection, lack of information regarding the process (application status, processing time, and next steps), and limited internet access for remote areas are obstacles to the loan application process.

The primary goal of developing the BRImo app is to facilitate rapid digital transformation in the financial sector while increasing the accessibility of banking services for all levels of society

in Indonesia. The government's financial inclusion goal, which aims to ensure that everyone, especially those living in remote locations, has simple, fast, and secure access to formal financial services, is greatly assisted by BRImo within the national development framework. BRImo enables those previously excluded from traditional banking services to participate in the national financial system by digitizing services such as online loan applications, payment transfers, and account opening. BRImo's potential to bridge the gap between tech-savvy users and those previously unfamiliar with digital services, as well as between urban and rural areas, demonstrates its strategic importance in increasing financial inclusion.

Previously, MSMEs, informal workers, and other vulnerable populations struggled to obtain financing through regular banking channels, but BRImo's simple interface and effective processes make it easier for them to do so. By providing more equitable opportunities for people to access financial resources to improve their well-being, BRImo effectively contributes to reducing economic disparities. Fast and transparent digital credit facilities are available, and users can use the funds to start businesses, meet productive needs, or strengthen their families' financial stability. This contribution aligns with the Sustainable Development Goals, particularly in creating inclusive and sustainable economic growth and reducing social and economic inequities in society.

CONCLUSION

Research that has been conducted at Bank Rakyat Indonesia (BRI) Mojosoong Unit and the results of the discussion in the previous chapter, it can be concluded that the Loan Application Procedure through the BRImo application has brought significant changes to banking services, especially in terms of efficiency and ease of access for customers. The BRImo application provides convenience for customers who want to apply for a loan without having to come to the office and loan applications through the application are more efficient. The BRImo application provides credit loan services consisting of Investment Credit, Business Capital Credit, and Consumer Credit digitally. The loan application procedure is carried out in stages, starting from selecting the type of credit, filling in personal data, loan simulation, to uploading supporting documents. This process can be done independently by customers via mobile devices, without having to come to the unit office. In the Implementation of the Loan Application Procedure through the BRImo Application, there are obstacles for the application system (creditors) and debtors. From the application system, obstacles that are often experienced are system error interference, slow applications and system maintenance that interferes with the application process. In addition, data integration with institutions such as Dukcapil and OJK is not optimal, causing failure because data synchronization is not appropriate. Customer doubts about privacy and data security are inhibiting factors for the use of the BRImo application as a whole. Obstacles from the debtor's side, obstacles that often occur are low literacy of digital knowledge of using the BRImo application, incomplete uploaded documents, having a bad credit history and lack of information about internet digitalization for remote areas. These obstacles show that although the BRImo application brings innovation in the ease of applying for credit loans digitally, it is still necessary to maintain and improve the quality of the system so that the application process can run more effectively and efficiently.

SUGGESTION

To avoid technical obstacles that can hinder the application process, it is expected that the performance and stability of the BRImo application will be improved. Periodic maintenance is carried out 1 (one) month 3 times for maintenance and development of more user-friendly features that will greatly assist customers in using the application independently. To accelerate the loan verification and approval process, better data integration is needed between work sections within Bank Rakyat Indonesia, as well as increased coordination between work units and digital service centers. By conducting offline evaluations within 1 month 2 meetings or with online zoom meetings. BRI officers, especially the service and marketing departments, need to be

given regular training with a schedule of 1 month 3-4 times regarding BRImo features so that they are able to provide assistance, solutions, and the best service to customers. and can convince customers who are hesitant to use the application and customer data security issues. Bank Rakyat Indonesia is advised to be more active in providing education to customers on how to use the BRImo application, especially for credit applications. Education can be done through social media or direct assistance by work unit officers by creating a schedule for each officer to explain to customers who do not understand how to use the BRImo application. BRI can create and distribute video tutorials on the credit application procedure through the BRImo application online on all Bank Rakyat Indonesia social media. Bank Rakyat Indonesia can add features in BRImo for customers who have previously applied for loans, so that customers can check their eligibility to apply for credit loans first. Bank Rakyat Indonesia can encourage cooperation with free Wi-Fi access network providers around Bank Rakyat Indonesia offices in remote areas, specifically for digital transaction purposes.

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