



**THE IMPLEMENTATION OF BNI MOBILE BANKING IN IMPROVING  
BANKING SERVICES AND SERVICES AT PT. BANK NEGARA INDONESIA  
(PERSERO) TBK. PADANG MAIN BRANCH**

**Romi Susanto<sup>1)</sup>, Alim Fahmi<sup>2)</sup>**  
**<sup>1,2)</sup>Akademi Keuangan Perbankan Padang**  
**<sup>2)</sup>[alimfahmi03@gmail.com](mailto:alimfahmi03@gmail.com)**

**ABSTRACT**

*The purpose of this research is to find out how Bni Mobile Banking is implemented in improving PT banking services. Bank Negara Indonesia (Persero) Tbk. Padang Branch. This research uses a qualitative method that explains descriptively by detailing the information obtained. The results of this research show that there has been an increase in Bni Mobile Banking users, because customers feel helped and can shorten the time to carry out banking transactions without needing to come to the bank.*

*Keywords: Bni Mobile Banking, Service and Services*

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**INTRODUCTION**

Technological developments today can create various types of new businesses. Various transactions carried out today are not manual anymore but electronically. The existence of technology can facilitate the business activities of modern society and which can have a significant effect on all aspects of human life. At this time life is indeed influenced by technology, one of which is the internet. According to expert O'Brien, the internet is a computer network that is growing very rapidly and provides benefits for various interests, ranging from education, business, to government networks that are interconnected with each other.

Today's technology has had an impact on all fields, one of which is the banking industry. The situation in the banking world in Indonesia has changed a lot. This is not only triggered by internal factors in the banking world, but also inseparable from the influence of external factors in the banking world, for example in the real economic, political, legal, social fields. The digital era is increasingly becoming part of changes in the lifestyle of Indonesian people, especially in the financial sector. The banking sector is currently changing towards the era of digitalization.

Everyone today needs banking services. Besides being used to save and borrow money, banks are also used as a means of completing other types of transactions that can be completed using bank services (Rinaldi, Lubis & Utami, 2017). Banking services and services encompass a wide range of activities provided by financial institutions to meet the financial needs of individuals, businesses, and governments. Some banking services and services in general are savings, deposits, loans, credit cards, investments, payments and

transfers, electronic services, insurance, foreign exchange services and financial management. The provision of banking services and services in the current digital era is expected to expand and facilitate financial inclusion and customer access to financial services, so that it can be done and facilitate without time and place restrictions.

The development of technology in the banking industry in Indonesia has had a significant impact. One example of this technological development is the existence of mobile banking that can make it easier for customers to conduct banking activity transactions ranging from account opening, transfers, deposits, to account closure via smartphone without the need to go to the bank anymore. Mobile banking is a form of service that uses information technology provided by banks to their customers to make it easier for customers who will make transactions without the need to come to the bank because of their busy life or high mobility, so that mobile banking is currently much favored by customers who have dense activities, so that wherever they are they can still make transactions so there is no need to interfere with their activities at all.

One of the banks in Indonesia that implements a mobile banking system is PT. Bank Negara Indonesia (Persero) Tbk. BNI is one of the leading bank service providers in Indonesia which was established on July 5, 1946, as the first bank whose entire ownership is owned by the Republic of Indonesia with the vision of "becoming a superior bank, leading in service and performance."

At PT. Bank Negara Indonesia (Persero) Tbk Padang Branch has also implemented Bni mobile banking products and service facilities to improve service quality and customer satisfaction. BNI mobile banking is a banking facility used by customers to make transactions via smartphones, safely, easily, and quickly. BNI mobile banking provides convenience in transaction services that can find out balance information, transfers, electricity payments, PDAMs, airline tickets, prepaid credit purchases, deposit account opening, and others.

Besides being created to facilitate services and transactions, BNI mobile banking can also reduce banking workload and improve the quality of technology and information-based services. The quality of banking services to customers was less effective and efficient before the implementation of mobile banking. Every transaction made by customers is not effective and efficient because they have to go to the local bank to make transactions, which often takes time and long queues. It is not only the quality of bank services that attracts customers to save, but also customer trust in banking services and services.

Offering banking services through mobile banking has actually been done in many electronic media or by offering directly to customers when creating a savings account. However, not many customers use mobile banking in conducting their financial transactions. This is due to several obstacles such as lack of knowledge of the convenience and benefits of mobile banking services and there are still many customers who prefer to use transactions manually by coming directly to the bank to queue (Kurniawati, Winarno, & Arif, 2017).

Besides providing benefits and convenience, Bni mobile banking poses risks that need to be watched out for. Some of these risks include personal data protection and data leakage risks, for that it is necessary to support introducing Bni mobile banking products to the public so that they know more about the uses, advantages, and security of mobile banking.

**The Implementation Of.....(susanto, fahmi)**



Therefore, the author is interested in researching and taking the title of Final Project on how "**The Application of BNI Mobile Banking in Improving the Quality of Banking Services and Services at PT. Bank Negara Indonesia (Persero) Tbk. Padang Branch**" based on this background and discourse.

## **RESEARCH METHODS**

### **Data Collection Methods**

a. Field Research

Direct research on the object concerned by examining the results of the data obtained. This research can assist the author in completing the necessary data, with activities carried out interviewing the parties concerned.

b. Study to the Library

That is research conducted by looking at and reading references to previous research contained in the library.

### **Data Analysis Methods**

The author uses qualitative data analysis as a research method to analyze the data and provide a descriptive explanation of how PT. Bank Negara Indonesia (Persero) Tbk. uses BNI mobile banking to improve banking services and services. To provide information about differences arising from the application of BNI mobile banking, answer questions, and assist in decision making.

## **RESULT AND DISCUSSION**

### **Understanding Bank**

According to (Kasmir, 2014) that banks are companies engaged in finance, meaning that banking activities are always related to finance. So talking about banks is inseparable from financial problems. According to Law Number 10 of 1998, what is meant by a bank is a business entity that collects funds from the public in the form of deposits and distributes them to the community in the form of credit and or other forms in order to improve the standard of living of many people.

According to (Grace, 2017) a bank is a financial institution whose business activity is to collect funds from the public and redistribute these funds to the public in the form of credit and provide other bank services. A bank is a financial institution that in its operations collects funds from people who have surplus funds (surplus spending units) and distributes these funds in the form of credit to people who need funds (deficit spending units) (Mulia & Afriyeni, 2019).

### **Definition of Services**

Services are basically all economic activities whose results are not products in physical or construction form, which are usually consumed at the same time as the time produced and provide added value (such as comfort, entertainment, pleasure or health) for solving problems faced by customers. (Karim, 2020).

According to Riayu & Susanto (2021) explained that service is any action or activity in the form of service that has no form or form, service users can feel the service for the services provided. In the banking world itself, the services that can be provided are a form of service

that can facilitate the public in conducting financial transactions and non-financial transactions.

### **Definition of Service**

According to (Safitri & Marlius, 2016) the definition of service is any action or activity that can be offered by one party to another party, which is basically intangible and does not result in any ownership. Service is the behavior of producers in order to meet the needs and desires of consumers in order to achieve consumer satisfaction itself.

The definition of service according to Nasution & Sutisna (2015) is an interaction process consisting of several activities carried out directly or indirectly from the bank to its customers. Service or service is very much considered by customers, if a bank can provide the best service, it will give satisfaction to customers.

### ***Understanding Mobile Banking***

According to Riayu & Susanto (2021), mobile banking is a facility provided by service providers and banks that can make it easier for the public to conduct financial and non-financial transactions using internet-based devices or mobile phones.

### **Types of Mobile Banking Transactions**

According to Lestari (Ayunia, & Marlius 2022), transactions that can be done through mobile banking currently are:

a. Balance checking

Checking the balance is one way that can be done using mobile banking, namely customers can find out or check the remaining balance contained in the savings or current account from a registered account.

b. Money transfer

Transfer is a bank service activity to move a certain amount of funds in accordance with the order of the trustee intended for the benefit of someone appointed as the recipient of the transfer.

c. Bill payment

Bills are a number of obligations that must be paid by customers for all use or use of certain services and facilities (usually within 1 month) including the amount of fines, interest, administrative fees and other costs (if any).

d. Account information

Checking balances is one way that can be done using mobile banking, namely we can find out or check the remaining balance contained in the savings or current account from an account that has been registered.

e. Bookkeeping

Bookkeeping is an activity carried out by a bank at the behest of a customer to move funds from one account to another within the same bank.

The emergence of mobile banking itself is not only related to banks, but also cooperates with cellular operators. So it can be seen that the existence of mobile banking provides

### **The Implementation Of.....(susanto, fahmi)**



benefits to all groups, such as banks, cellular operators and bank customers who use mobile banking.

### ***Benefits of BNI Mobile Banking***

1. Easily Accessible  
Can access accounts and banking services anytime and anywhere via mobile devices.
2. Fund Transfer  
The ability to transfer money between accounts or to other accounts quickly and easily.
3. Bill Payment  
Can pay bills without the need to come directly to the bank or payment counter.
4. Transaction Monitoring  
Provides the ability to monitor transaction activity in real-time and help manage finances effectively.
5. Notifications and Alerts  
Receive instant notifications about account activity, transactions, and other financial events.
6. Transaction History  
View complete transaction history, making it easier to track and audit personal finances.

## **DISCUSSION**

### **Implementation of BNI Mobile Banking in Improving Banking Services and Services at PT. Bank Negara Indonesia (Persero) Tbk. Padang Branch**

With the development of technology and information in the banking world, banks must be able to strengthen and provide good and quality services and services. Quality service is not just about providing service, but also requires a little more service, in order to meet interests and help customers to expect the best service. Service quality is certainly very important, both for the bank and other customers and bank employees, because it can maintain and maintain customer loyalty at the bank.

Therefore, to maintain and increase customer interest in PT. Bank Negara Indonesia (Persero) Tbk. Padang Branch Office provides convenience in transactions to its customers, both in financial and non-financial transactions, namely by implementing BNI Mobile Banking which can be accessed 24 hours via cellular devices.

Bni mobile banking is one of the products provided by PT. Bank Negara Indonesia (Persero) Tbk Padang Branch which is useful for facilitating customers in transactions. So that customers do not need to come to the office or ATM machine again to make a transaction. Bni mobile banking aims to be able to create, improve and retain customers. So it really supports banks in generating more profits.

The application of BNI mobile banking in improving banking services and services at PT. Bank Negara Indonesia (Persero) Tbk. Padang Branch provides bni mobile banking products that can be used directly by customers via smartphones which aims to make it easier for customers to make a transaction. Customers no longer need to queue at the Bank to make

transactions or get services because there is already BNI mobile banking available with various features such as: BNI and other interbank transfers, BI FAST transfers, e-wallet top ups, credit purchases, electricity packages and tokens, BNI mobile banking QRIS, bill payments, customer services, mobile cash, investment and digital loans.

### **Registration and Activation Procedure of BNI Mobile Banking Application**

For customers or prospective customers who want to get BNI mobile banking facilities first, they must register. Customers can come directly to the nearest BNI bank to register for BNI mobile banking. In addition to coming directly to the nearest BNI Bank, customers or prospective customers can also register via cellphone. Here is how to register bni mobile banking via mobile phone quoted from the [www.bni.co.id](http://www.bni.co.id) page:

1. Open the app store or play store, then search for BNI MOBILE then download and install the application.
2. Open the bni mobile banking application, on the main screen then select 'Let's Start'. If you don't have a BNI account, you can choose to open an account online through the Digital Opening Account (DOA).
3. If you don't have a user ID, then click the register button here to follow the next registration step
4. Before continuing to register, prepare several information documents such as: account number, debit card number, debit card pin, NIK, and email then click continue.
5. Complete the information as requested, the last 8 (eight) digits of the debit card number, the account number according to the registered debit card, ATM PIN and also the date of birth.
6. Enter your personal identity information, create a user ID according to the conditions, and click continue.
7. OTP sera envoyé par e-mail recommandé.
8. Enter the OTP code that goes to your registered email
9. User ID has been successfully created. Please continue to activate Bni Mobile Banking.

After carrying out the registration process, the customer cannot fully use the features of the BNI Mobile Banking application because they must first activate the BNI Mobile Banking application. The following is how to activate BNI mobile banking, namely:

1. Open BNI Mobile Banking Application.
2. Choose already have a debit or credit card
3. Enter your User ID.
4. Enter the information as requested.
5. Verify your mobile number by sending a verification message via SMS/Whatsapp.
6. Send messages according to the format or sent to BNI Whatsapp or via SMS to 3346.
7. Go back to the Bni Mobile Banking verification menu and wait for a while.
8. Verification is successful.
9. Create MPIN to login to Bni Mobile Banking which consists of 6 (numbers) and

**The Implementation Of.....(susanto, fahmi)**



- make sure it is not the same as the previous MPIN.
10. Create a transaction password according to predetermined criteria.
  11. The process is successful and Bni Mobile Banking can be used.

### **Efforts to Improve Services and Services of Bni Mobile Banking PT. Bank Negara Indonesia (Persero) Tbk. Padang Branch**

In improving and providing convenience for its customers, PT. Bank Negara Indonesia (Persero) Tbk. Padang Branch launched several types of products and services, one of which is bni mobile banking complete with various features. With BNI Mobile Banking features, it can help customers in transacting, both financial transactions and non-financial transactions that can be accessed anytime and anywhere in a signaled place using a cellular device.

The features of BNI Mobile Banking in improving banking services and services are as follows:

- a. Information about balances or accounts  
Where this feature can help customers find out information on the amount of balance in the account that can be accessed easily and quickly. In addition, you can also find out historical information on transactions that have been made by customers.
- b. Transfer  
This feature helps customers in transferring or sending a number of funds both among BNI banks and between other banks and banks outside the country (remittance) via mobile phones.
- c. Bill Payment  
With the bill payment feature, it can help and facilitate customers in making bill payments such as electricity, telephone, water, tax, and insurance bill payments.
- d. Purchase  
This feature helps customers make purchases such as credit top-up, digital packages, e-wallet top-ups (electronic money), electricity, and transportation ticket purchases.
- e. QRIS Features  
Helps make it easier for customers to make shopping payment transactions using code scans safely and quickly.
- f. Customer Service  
This feature is used for customers who need services, which will later be completed by online CS.
- g. Investment  
This feature is useful to support customers in investing, not only saving but customers can also start investing in mutual funds and retail bonds.
- h. Digital Loan  
The existence of this feature can provide convenience for customers when applying for loans. Customers will be able to get loans without elegance and mortgages
- i. Mobile Cash  
With this feature, it can help customers make cash withdrawals without an ATM card. You can even take the cash instead of ourselves. The trick is to enter the recipient's phone number and later the recipient will receive a transaction code to be used when withdrawing cash at an ATM machine.

## **Constraints in Using BNI Mobile Banking**

As a model in communication and banking transactions through cellular devices, BNI Mobile Banking has provided a number of benefits and conveniences for BNI customers. In addition, there are also several problems or obstacles that may arise in using BNI mobile banking. The following are the obstacles that occur in using BNI Mobile Banking, namely:

1. Low ability of customers to use Bni Mobile Banking

Some customers, especially those who are less experienced in using technology may experience difficulties when accessing BNI Mobile Banking. So it cannot fully understand the features offered by BNI Mobile Banking that can facilitate transactions. As a result, customers use customer service more because they do not understand how to use BNI mobile banking to transact via mobile phones which makes customers have to transact directly to the bank or ATM

2. The network should be smooth and stable

The disadvantage when accessing BNI mobile banking is that it must depend on using a stable and smooth network. Customers who live in rural areas will have difficulty accessing the network because they have limited or unstable internet access.

3. Imperfect levels of security and privacy

Because it requires connecting BNI mobile banking with an internet connection, of course this can make it easier for hackers to obtain customer data for their personal needs. Then when the customer's mobile phone installed with the BNI Mobile Banking application is lost or stolen, it will be easier for hackers or irresponsible parties to access data. So that many cases of fraud or cybercrime occur in BNI mobile banking users.

## **CONCLUSION**

Based on the chapters discussed earlier, the author can obtain several conclusions regarding the Application of BNI Mobile Banking in Improving Banking Services and Services at PT. Bank Negara Indonesia (Persero) Tbk. Padang Branch Office are as follows:

1. With the development of technology and information today in the banking world, PT. Bank Negara Indonesia (Persero) Tbk. continues to improve services to its customers so that customers are always active and continuously make transactions using BNI Mobile Banking. With bni mobile banking, customers can make transactions without coming directly and queuing to banks and ATMs.
2. The application of bni mobile banking at PT. Bank Negara Indonesia (Persero) Tbk. Padang Branch can facilitate customers by being equipped with various features for customer needs, such as features: BNI and other interbank transfers, BI FAST transfers, e-wallet top ups, credit purchases, electricity packages and tokens, Qris Bni Mobile Banking, bill payments, customer services, mobile cash, investment and digital loans.
3. Equipped with various features for customer needs, so that bni mobile banking helps customers in making purchase or payment transactions whatever is needed quickly and easily.
4. The application of BNI Mobile Banking in improving banking services and services at PT. Bank Negara Indonesia Padang Branch ran smoothly and in accordance with

**The Implementation Of.....(susanto, fahmi)**





what was expected. The procedure for using BNI Mobile Banking is carried out in accordance with applicable requirements and regulations. The Bank continues to provide good service to its customers so that what customers need can be fulfilled by the bank.

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