



ANALYSIS OF APPLICATION USAGE PROCEDURES OF OLLIN AT PT. BANK NAGARI WEST SUMATERA.

¹⁾Romi Susanto, ²⁾Resti Novia Putri
Akademi Keuangan dan Perbankan Padang

¹⁾romisusanto@akbpstie.ac.id

²⁾restynovia1@gmail.com

ABSTRACT

This study aims to analyze the procedure for using the Ollin mobile banking application at PT. Bank Nagari West Sumatra. The main problem in this research is the lack of public understanding regarding the proper procedures for using digital banking applications, which may affect the effectiveness and efficiency of banking services. The purpose of this study is to identify and describe the procedures involved in using the Ollin application and its implementation in supporting digital banking services. This research uses a qualitative descriptive method with data collection techniques through field research and library research. The results show that the procedure for using the Ollin application consists of several stages, including downloading the application, registration, activation through OTP verification, login, and utilization of various features such as balance inquiry, fund transfers, and bill payments. The implementation of these procedures has made banking services more practical, efficient, and accessible anytime and anywhere. Overall, the Ollin application contributes to improving service quality and supports the development of digital banking at PT. Bank Nagari.

Keywords: *mobile banking; Ollin application; banking procedures; digital banking; service quality*

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INTRODUCTION

The development of information technology in the digital era has brought about significant changes in various sectors of life, including the banking sector. Banks are required to continuously innovate in providing fast, easy, secure, and efficient services to the public. Digital transformation is one of the main strategies implemented by banks to improve the quality of customer service and expand access to financial services. One form of this transformation is the use of mobile banking applications that allow customers to conduct various financial transactions online via smartphones without having to visit a bank branch.

In recent years, the use of digital banking services has increased significantly. This is influenced by technological developments, changes in people's behavior as they become more accustomed to digital transactions, and the need for practical and efficient services. According to the Financial Services Authority (OJK), banking digitalization is an effort by

financial institutions to improve service quality through the use of information technology, allowing financial transactions to be conducted more quickly, securely, and efficiently. Furthermore, digital banking can also increase banks' competitiveness in the increasingly competitive financial industry.

One regional bank participating in this digital transformation is Bank Nagari, a regional development bank owned by the West Sumatra Provincial Government. In an effort to improve customer service, Bank Nagari introduced a digital service innovation in the form of a mobile banking application called Ollin by Nagari. This application is a super app that provides various smartphone-based banking transaction services, such as balance inquiries, interbank transfers, bill payments, digital product purchases, e-wallet top-ups, QRIS payments, and online account opening. This application is expected to make it easier for the public to conduct financial transactions anytime and anywhere.

However, the implementation of digital banking services still faces various challenges, such as a lack of public understanding of how to use the application, technical difficulties in the registration and transaction processes, and the need for clear and systematic procedures to ensure effective and secure application use. Therefore, a sound application usage procedure is necessary to ensure customers can optimally utilize digital services. This procedure covers the stages of registration, activation, identity verification, and transaction execution through the application.

According to Baridwan (2015), a procedure is a series of tasks involving several organizational units that are systematically structured to ensure uniformity in the execution of transactions. According to Susanto (2017), a procedure is a series of activities or work steps carried out repeatedly in the same manner to achieve a specific goal within an organization.

According to Mulyadi (2016), a procedure is a sequence of clerical activities, typically involving several people in one or more departments, created to ensure uniform and repeatable handling of company transactions. With clear procedures, operational activities can run systematically, in a focused manner, and minimize errors.

It is clear that the implementation of digital applications such as Online requires clear procedures for effective use by both customers and the bank. Furthermore, there is still a gap between the ideal situation, namely ease of use of digital applications, and the actual situation in the field, indicating that some people still experience difficulties in understanding the procedures for using these applications. Therefore, research on the procedures for using the Online application at PT. Bank Nagari is important to understand the stages of application use and how they are implemented to support digital banking services to customers.

Ollin

Ollin by Bank Nagari is Bank Nagari's mobile banking application, which allows customers to conduct various digital banking transactions via their smartphones. According to Maulana and Sarianti (2015), Ollin is Bank Nagari's mobile banking application designed to facilitate customers' access to digital banking services, such as fund transfers, payments, and various other financial transactions, quickly and conveniently via mobile devices. This application provides various services such as:

a. Account balance information

Analysis Of Application (Susanto, Putri)



- b. Fund transfers
- c. Bill payments
- d. Top-up credit purchases
- e. Payments for electricity bills, internet bills, and more.

With the Ollin application, customers can conduct transactions more easily, quickly, and securely without having to visit the bank.

Purpose of Using the Ollin Application

Ollin by Nagari Mobile Banking was developed by Bank Nagari with the primary goal of providing ease and convenience for customers in conducting digital banking transactions. the following are several objectives according to Maulana and Sarianti (2015) of this application as follows:

- a. Simplifying Access to Banking Services

Ollin allows customers to access various banking services without having to visit a bank branch, such as interbank transfers, bill payments, mobile phone credit purchases, and digital wallet top-ups.

- b. Increasing Financial Inclusion

By providing digital banking services, Ollin aims to increase financial inclusion in West Sumatra, enabling more people to access financial services easily and quickly.

- c. Supporting the Digitalization of the Banking System

Bank Nagari is committed to supporting the digitalization of the banking system through Ollin, which is expected to improve operational efficiency and provide faster and more convenient services for customers.

- d. Increasing Customer Satisfaction

With an easy-to-use interface and various advanced features, Ollin aims to increase customer satisfaction by providing fast, secure, and efficient banking services.

Overall, Ollin Mobile Banking by Nagari aims to accelerate the advancement of banking technology in West Sumatra, increase public access to financial services, and support the growth of the region's digital economy.

Ollin Application Functions

Ollin Nagari is a mobile banking application developed by Bank Nagari, which facilitates various digital banking transactions. This application aims to provide customers with convenience in performing various banking services, such as interbank transfers, bill payments, mobile phone credit purchases, and digital wallet top-ups. Based on various recent references, here are some of the main functions of Ollin Mobile Banking according to experts, <https://www.banknagari.co.id>

- a. Simplifying Banking Transactions

Dr. Mahyeldi Ansharullah (Governor of West Sumatra) stated that Ollin Nagari provides ease and convenience for customers to conduct transactions anytime and anywhere, without the need to visit a bank branch. This application reduces reliance on face-to-face transactions, allowing customers to conduct transactions more quickly and efficiently.

b. Increasing Financial Inclusion

According to Ozili (2018), mobile banking plays a crucial role in increasing financial inclusion because it provides access to financial services to people who previously had difficulty accessing conventional banking services. With mobile banking, more people who previously lacked access to banking services can now enjoy digital financial services more easily.

c. Improving Customer Service

According to Shaikh and Karjaluoto (2015), experts in the field of information technology, mobile banking, such as Ollin Nagari, plays a crucial role in improving the quality of customer service. With sophisticated data integration, various transactions are conducted without the need for physical visits to the branch, thus increasing time efficiency.

d. Supporting Digital Economic Growth

Ollin Nagari, as a digital banking platform, also supports the growth of the digital economy. This application contributes to the development of the digital economy sector by providing easy access to online banking services. Donovan (2012) stated that applications like this facilitate access to digital financial services, enabling small and medium-sized businesses to grow faster with easier access to capital.

Benefits of Using the Ollin Application

Ollin by Nagari Mobile Banking offers various benefits designed to increase customer convenience and efficiency in conducting digital banking transactions. Here are some of the main benefits of this application, <https://www.banknagari.co.id>

a. Ease of Access to Banking Services

Customers can access various banking services without having to visit a bank branch or ATM, such as interbank transfers, bill payments, mobile phone credit purchases, and digital wallet top-ups. bank nagari.

b. Guaranteed Transaction Security

This application is equipped with security features such as two-factor authentication, data encryption, and real-time transaction monitoring to protect customers from potential security risks.

c. Easy Cardless Cash Withdrawals

The Cardless Cash Withdrawal feature allows customers to withdraw cash from ATMs without using a physical card, reducing the risk of crimes such as skimming and increasing transaction convenience.

d. Increasing Financial Inclusion

By providing digital banking services, Ollin helps increase financial inclusion in West Sumatra, enabling more people to access financial services easily and quickly.

e. Easy Online Account Opening

Customers can open savings accounts online through the Ollin application, without the need to visit a bank branch, simplifying the account opening process for the public.

f. Real-Time and Cost-Effective Transactions

Ollin enables real-time transactions anytime and anywhere, and is more economical because it uses a data network, reducing the need for visits to a bank branch or ATM.



Advantages of Using the Ollin App

Here are the advantages of using the Ollin app from Bank Nagari <https://www.banknagari.co.id> which you can use for your discussion or Chapter IV of your final assignment:

1. Simplifies banking transactions

The Ollin app makes it easy for customers to perform various banking transactions, such as balance inquiries, interbank transfers, bill payments, top-up credit, and QRIS payments, directly via mobile phone without having to visit the bank.

2. Accessible Anytime, Anywhere

Customers can access 24-hour banking services using only a smartphone and an internet connection, making transactions more practical and efficient.

3. Comprehensive Features in One App

Ollin is a banking super app that provides various services, such as fund transfers, bill payments, e-wallet top-ups, digital product purchases, and social and religious donations, all in one app.

4. Online Account Opening

Customers can open savings accounts online without having to visit a bank branch, saving time and effort.

5. Robust Security System

The Ollin app is equipped with security systems such as Face ID and fingerprint recognition, ensuring safer transactions and protecting customer data.

6. Improve the quality of banking services

With the Online application, customer service becomes faster and more efficient.

RESEARCH METHODS

Data Collection Methods

a. Library Research

This research was conducted by collecting and studying various literature such as books, journals, and other sources relevant to the research topic to support the theoretical basis and analysis of the research.

b. Field Research

This research was conducted through direct interviews with relevant parties, both customers and bank employees, to obtain primary data regarding the procedures for using the Online application at PT. Bank Nagari Sumatera Barat.

Data Analysis Method

The data analysis technique used was qualitative descriptive analysis, which involved collecting, categorizing, and interpreting the data to provide a clear picture of the procedures for using the Online application. The data obtained was then systematically analyzed to draw conclusions in accordance with the research objectives.

RESULTS AND DISCUSSION

Ollin Application Usage Procedure

The Ollin application is a mobile banking service provided by PT Bank Nagari to facilitate customers in conducting various online banking transactions via smartphone. The general procedure for using the Ollin application is as follows: <https://www.banknagari.co.id>

a. Downloading the Application

Registration is the initial step that customers must complete before using the Ollin application. Customers download the Ollin by Bank Nagari application via Play Store or App Store, then open the Ollin application on their smartphone.

b. Registering

After successful registration, customers can log in to the application. This can be done by opening the Ollin application, selecting the Registration menu, entering their Bank Nagari account number or ATM card number, and entering the requested identification data (such as the mobile phone number registered with the bank). Next, create a User ID and password to log in.

c. Application Activation

After successful registration, customers need to activate the application to use it. Activation is usually done by entering the One-Time Password (OTP) sent via SMS and verifying the data according to the instructions in the application.

d. Logging into the Application

After the activation process is complete, customers can open the Ollin application and enter the User ID and password they created. This will then take them to the main application page.

e. Using Service Features

After successfully logging in, customers can use various available services, such as checking account balances and transactions, transferring funds between Bank Nagari accounts, interbank transfers, paying bills (electricity, water, internet, etc.), purchasing phone credit and data packages, and paying for various other services.

f. Transaction Confirmation

Every transaction typically requires confirmation in the form of a transaction PIN or OTP code for security.

g. Logging out of the Application

After finishing using the application, customers are advised to select the Logout/Exit menu to maintain account security.

Table 1. Online Application Usage Growth Data PT. Bank Nagari Sumatera Barat 2021 – 2024

No	Year	Digital Services			
		User	(%)	Chance	(%)
1.	2021	44.709	-	3.254.213	-
2.	2022	87.091	94,79%	9.882.889	203,70 %



No	Year	Digital Services			
		User	(%)	Chance	(%)
3.	2023	149.155	71,26 %	6.592.493	-33,30 %
4.	2024	221.442	48,47 %	16.457.230	149,60 %

Source: Bank Nagari West Sumatra

Based on Table 1 above, during the 2021-2022 period, the growth rate of Online service users was 94.79%, with a growth rate of 203.70% in the number of transactions. This indicates a significant increase in Online service usage.

Then, in the 2022-2023 period, there was a significant increase in users, reaching 71.26%, but the number of transactions decreased by -33.30%. This decrease could be due to various factors, such as changes in Online service usage patterns or adjustments to the transaction system.

Furthermore, in the 2023-2024 period, Online service usage increased again. The number of users increased by 48.47%, while the number of transactions experienced a significant increase of 149.60%. This indicates that Online service usage is growing and increasingly utilized by customers for various banking transactions.

Discussion

The research results indicate that the procedures for using the Ollin application at PT. Bank Nagari, West Sumatra, have been systematically designed and are relatively easy for customers to follow. The procedures, from registration to using the transaction features, facilitate easy access to digital banking services. This aligns with Kasmir's (2018) opinion, which states that procedures are steps that must be carried out in a structured manner to ensure an activity runs smoothly and efficiently.

The implementation of the Ollin application procedures also demonstrates that Bank Nagari has strived to improve service quality through digitalization. Customers no longer need to visit a bank branch to conduct transactions, saving time and effort. This aligns with research by Shaikh and Karjaluoto (2015), which states that mobile banking can improve service quality and customer satisfaction by providing easy access without time and place constraints.

However, the research also indicates challenges in using the Ollin application, particularly related to customer understanding of the procedures. Some customers still experience difficulties with the registration and activation process, and lack an understanding of the available features. This situation indicates that existing procedures are not yet fully understood by all users, necessitating more intensive outreach and education from the bank.

Furthermore, fluctuations in the number of transactions that occurred in 2023 indicate that the increase in user numbers is not always accompanied by an increase in active application usage. This could be due to several factors, such as changes in customer behavior, technical issues, or suboptimal utilization of application features. According to

Ozili (2018), the success of digital services is determined not only by the number of users, but also by the level of utilization of those services in daily activities.

Overall, the Ollin application usage procedure has had a positive impact on improving banking services at PT. Bank Nagari, West Sumatra. This application is able to improve operational efficiency, expand access to financial services, and support the digital transformation of banking. However, to achieve optimal results, it is necessary to improve customer understanding of the application usage procedures and develop more user-friendly features and systems.

CONCLUSION

Based on the results of this research analyzing the Ollin application usage procedures by Bank Nagari at PT. Bank Nagari, the following conclusions can be drawn.

The Ollin application usage procedure begins with the registration process, where customers download the application from the Play Store or App Store. Then, they register by entering their account or ATM card number, mobile phone number, and verifying with an OTP code. After successful registration, customers can create a User ID and PIN for security purposes.

Next, customers can log in to the Ollin application to access various digital banking services. Through this application, customers can perform various transactions, such as checking account balances, transferring funds between banks, and making various payments and purchases, such as electricity bills, internet bills, and credit top-ups. The Ollin app is quite easy and practical to use, as it can be accessed directly from a smartphone without having to visit a bank branch.

With the Ollin app, banking services at Bank Nagari have become more effective and efficient. Customers can conduct transactions anytime and anywhere as long as they have an internet connection. This demonstrates that the use of digital services like the Ollin app can help improve the quality of banking services to customers and support the development of the digital banking system.

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