



GROWTH IN THE NUMBER OF CUSTOMERS USING THE OLLIN APPLICATION AT BANK NAGARI PASAR RAYA BRANCH, PADANG CITY

Sintia Gapora¹⁾, Romi Susanto²⁾
Akademi Keuangan dan Perbankan Padang
¹⁾Sintiagapora12@gmail.com,
²⁾romisusanto@akbpstie.ac.id

ABSTRACT

The rapid development of digital technology has encouraged the banking sector to transform its services into technology-based platforms in order to meet the needs of modern society. One form of this transformation is the development of mobile banking services. PT Bank Nagari, as the Regional Development Bank of West Sumatra, introduced a digital innovation through the Ollin by Nagari application to strengthen its digital banking services. This study aims to analyze the growth in the number of customers using the Ollin application at PT Bank Nagari Pasar Raya Branch, Padang City, and to identify the factors that influence its increasing usage. This research uses a qualitative method with a descriptive approach. Data were collected through field research (interviews) and library research. The results show that the implementation of Ollin by Nagari provides convenience, speed, and efficiency in financial transactions such as fund transfers, bill payments, QRIS transactions, and online account opening. Since its official launch as a Super App in January 2025, the application has shown significant growth in the number of users. The increase in users is influenced by the growing demand for digital transactions, comprehensive features, improved security systems, and the bank's digital transformation strategy. Therefore, Ollin by Nagari serves as an indicator of the successful digital transformation of regional banking in enhancing financial inclusion and competitiveness.

Keywords: *Mobile Banking, Ollin by Nagari, Customer Growth, Digital Banking Transformation*

Submit : 06th Mei 2026

Acceptance : 10th Mei 2026

INTRODUCTION

The rapid development of technology requires society to adapt, giving rise to the term digital society. The use of devices such as gadgets, smartphones, browsers, and similar technologies has become commonplace in daily life. This condition has also encouraged growth in various sectors, including digital transactions and business activities. One of the services that utilizes technology-based devices is mobile banking (Harries Ismail, 2021). Mobile banking refers to the activity of conducting financial transactions online using mobile telecommunication devices such as smartphones or tablets (Fadlan, 2018).

One of the regional banks in West Sumatra that has implemented mobile banking services is Bank Pembangunan Daerah Sumatera Barat, commonly known as Bank Nagari. Bank Nagari is the only regional government-owned bank in West Sumatra, aimed at improving the economic welfare of the community, particularly within the region. The bank is headquartered in Padang and was established on March 12, 1962, under the name PT Bank Pembangunan Daerah Sumatera Barat. In November 2018, Bank Nagari launched its mobile banking application called Nagari Mobile Banking. According to information obtained from Sumbar.antaranews.com (2018), the purpose of launching Nagari Mobile Banking was to enhance service quality by providing easier financial access for customers, as part of adapting to the digital era and facilitating banking transactions (Yanti, Besra, and Suziana, 2025). PT. Bank Nagari has also innovated in responding to the development of digital-based banking services by developing a multichannel delivery service in the form of its mobile banking service, known as Nagari Mobile Banking, which is designed to facilitate various financial transactions through mobile devices (Adila et al, 2023).

However, customers have also experienced several obstacles in using Nagari Mobile Banking, which has led to reluctance in utilizing the service. These challenges include limited and incomplete features, such as restricted access to account mutation history, making it difficult for customers to monitor incoming and outgoing funds over an extended period. Additionally, the application does not yet provide an RDN (Rekening Dana Nasabah) feature, which allows customers with accounts in securities companies to access those accounts. Security concerns also remain an issue, as cases of fraud and cybercrime are frequently associated with mobile banking usage. Since mobile banking systems are connected directly to the internet, they are vulnerable to hacking, data duplication, and unauthorized access, which can lead to financial losses. Furthermore, if a customer's smartphone containing the mobile banking application is lost or stolen, it increases the risk of misuse by irresponsible parties. The absence of a multi-layered security system further exacerbates the potential for such crimes (Riayu & Susanto, 2020).

In July 2023, Bank Nagari introduced a new mobile banking application intended to replace Nagari Mobile Banking, named Ollin by Nagari. This application offers more comprehensive features compared to its predecessor. The launch of Ollin represents a strategic step by Bank Nagari to strengthen the digital ecosystem in West Sumatra and enhance its competitiveness against national banks. Unlike the previous application, Ollin provides a more modern user experience with a wider range of features, including online account opening, fast and convenient transfers anytime and anywhere, and integrated QRIS transactions. The President Director of Bank Nagari, Gusti Candra, stated that Ollin by Nagari had been introduced since 2023 but was not officially launched at that time due to ongoing development and feature enhancements. After a period of refinement, Bank Nagari officially conducted the Grand Launching of Ollin on January 23, 2025, in Padang. Since its official launch, Ollin has demonstrated significant growth performance. Data indicates a rapid increase in the number of users, from its introduction phase in 2023 to reaching hundreds of thousands of customers by mid-2025. This surge reflects the high level of public enthusiasm and trust in the digital services provided by Bank Nagari.



Ollin by Nagari

In definition, Ollin is a Digital Banking Platform or Super App owned by Bank Nagari that integrates various financial services into one ecosystem. Ollin is not just an application for transferring balances or checking numbers on a screen. Technically, Ollin is a Digital Banking Platform that was rebuilt from scratch by Bank Nagari (Bank Pembangunan Daerah Sumatra Barat).

Quoting from the Bank Nagari website, Ollin by Nagari is an innovative mobile banking application that offers various advanced features in managing customers' financial transactions with the tagline "It's all in your hand". One of the "all in your hand" features is Cardless Cash Withdrawal, which makes it easier for customers to withdraw cash without relying on a debit/ATM card.

Before Ollin, Bank Nagari had a conventional mobile banking application. However, along with technological developments and increasingly complex community needs, Bank Nagari carried out a major digital transformation. Ollin is the result of that transformation. Philosophy of the Name "Ollin", this name is taken from the English pronunciation "All-In". The selection of this name is not without reason. Bank Nagari wants to convey a message to its customers that they no longer need to have many applications or come to branch offices for financial matters. All needs starting from saving, shopping, investing, to paying regional tax obligations are already "all-in" in this one application.

Ollin is designed with the concept of a Super App. This means that the application tries to enter every aspect of the daily life of its users (digital ecosystem). Bank Nagari realizes that people today want everything to be fast and integrated. With Ollin, Bank Nagari shifts from merely a place to store money into a digital financial assistant that accompanies customer activities 24 hours a day.

One of the most fundamental differences between Ollin and previous services is in terms of the User Interface (UI). Ollin is designed to be very user-friendly. If the previous application felt rigid and technical, Ollin feels more "human," modern, and agile. The navigation is made very simple so that both elderly people and young users can operate it without confusion. Behind its convenience, Ollin is built with very strict security infrastructure. Considering the increasing cyber threats, Ollin uses the latest data encryption and multi-layered security systems (such as two-factor verification and biometric recognition) to ensure that customer funds and data remain secure even when transactions are carried out anywhere.

Ollin becomes a bridge between traditional banking and a digital lifestyle. For customers in West Sumatra, Ollin is a solution to pay various regional obligations (such as Nagari taxes, retributions, etc.) without having to travel far to a bank office. This is a real form of regional digitalization driven by Bank Nagari.

Functions of Ollin by Nagari

Ollin by Nagari is a banking application from Bank Nagari that functions for various banking transactions. The OLLIN by Nagari application now presents an online account opening feature that allows you to open a bank account directly from your mobile phone. Simply by filling out a form, uploading identity documents, and completing verification, you

can have a new account within minutes without needing to visit a branch. The functions of Ollin by Nagari are as follows:

1. Multi biller purchases (electricity tokens, mobile credit, data packages, and others)
2. Online account opening: Open a new bank account without having to visit a branch
3. Transfer: Transfer money between banks, between accounts, and virtual account billing
4. Payment: Pay electricity bills, telephone, PDAM, subscription TV, and others
5. Purchase: Buy mobile credit, data packages, electricity tokens, prepaid phone vouchers, and top up digital wallets
6. Cardless cash withdrawal: Withdraw cash without having to bring an ATM card
7. QRIS Bank Nagari: Make non-cash payments for shopping
8. Digital wallet top-up: Top up digital wallets such as Go-Pay
9. Check account history: Check transaction history without having to visit a branch
10. Biometric fingerprint: More secure login with fingerprint

Purpose of Using the Ollin by Nagari Application

The main purpose of using the Ollin by Nagari application is as a mobile banking super-app that facilitates financial services and transactions for the community in one integrated platform. The following is a summary of its main functions:

1. Complete Digital Banking Services
This application is developed by Bank Nagari to replace the previous mobile banking services with more complete, modern, and user-friendly features that can be accessed directly through a smartphone.
2. Fast and Secure Financial Transactions
Users can carry out various banking transactions safely, quickly, and without the need to visit a branch office, including:
 - a. Check account balance
 - b. Fund transfers (between accounts and between banks)
 - c. Payment of bills such as electricity, water, telephone, and others
 - d. Purchase of mobile credit & data packages
 - e. Top-up e-wallet and e-money
 - f. QRIS payments directly from the application
 - g. Online account opening

New customers as well as migrants can open a savings account online through the application without having to visit the bank, making services much easier for the community and the digitally literate generation.

a. Other Additional Features

In addition to traditional banking services, this application also provides other functionalities such as:

1. Purchase of flight tickets, hotels, or match tickets
2. Game top-up
3. Social or religious donations

Growth In The Number Of (Gapora, Susanto)



4. Booking and other services integrated within one application (super app)
5. Increasing access and financial inclusion

The strategic objective is to expand access to digital financial services, especially for millennials, migrants, and people who are accustomed to conducting digital transactions, so that transactions become easier, more affordable, and more convenient anytime and anywhere. The Ollin by Nagari application was created to become an integrated digital financial solution that facilitates all banking matters and daily transactions without the need to visit a bank office, thereby accelerating the digitalization of financial services for the wider community.

RESEARCH METHODS

Data Collection Methods

- a. **Field Research :** The author directly conducted field research to obtain the necessary data. This was carried out by interviewing relevant parties associated with the institution.
- b. **Library Research :** This study was also conducted by visiting libraries to gather information through reading books and other references related to the research topic.

Data Analysis Method

In analyzing the data, the author employed both qualitative and quantitative data analysis methods. The qualitative approach was used to provide a descriptive explanation regarding the growth in the number of customers using the Ollin application at Bank Nagari^[OB] Pasar Raya Branch, Padang City. Through this method, the researcher was able to identify differences arising from mobile banking services, understand customer responses and experiences, answer the research questions, and use the findings as a basis for decision-making.

Meanwhile, the quantitative method was applied to measure and analyze the growth in the number of Ollin application users numerically. This approach utilized statistical data obtained from the bank, such as the number of registered users, the increase in active users each year, and the percentage growth of customers using the application. Quantitative analysis was conducted to determine the level of growth and to evaluate whether the implementation of the Ollin mobile banking service had a significant impact on increasing customer usage. By combining qualitative and quantitative methods, the research can provide a more comprehensive analysis, both descriptively and statistically, regarding the growth of Ollin application users at PT. Bank Nagari Pasar Raya Branch, Padang City.

ANALYSIS AND DISCUSSION

Development of Ollin by Nagari

The development of Ollin by Nagari shows Bank Nagari's strong ambition to transform from conventional banking into a competitive digital service provider. Since its initial

introduction, Ollin by Nagari has been developed as part of Bank Nagari's digital transformation strategy to adapt to changes in customer behavior and developments in banking technology. In the early stage, around 2023, Ollin began to be introduced gradually to the public with a focus on providing basic digital banking services. The features offered at this stage were still limited, such as balance checking, fund transfers, and bill payments, which aimed to serve as an initial introduction for customers to Bank Nagari's digital ecosystem.

Over time, the development of Ollin has continued by adding various other digital transaction features, such as:

- a. purchase of mobile credit and data packages,
- b. digital wallet top-up,
- c. payments using QRIS.

The addition of these features shows a shift in Ollin's function from merely a mobile banking application to a broader and more integrated digital service platform. At this stage, Ollin began to be positioned as a practical digital financial solution that is relevant to the needs of modern society. The peak of this development process was marked by the official launch of Ollin by Nagari as a Super Apps on January 23, 2025. This launch confirms Bank Nagari's commitment to integrating all digital services into one unified application with the concept of "All In Your Hand". Since then, Ollin has not only functioned as a banking transaction tool, but also as the center of Bank Nagari's digital ecosystem, which continues to be developed to improve service quality, competitiveness, and financial inclusion.

Implementation of the Ollin System in Financial Transactions at PT. Bank Nagari Pasar Raya Branch, Padang City

The implementation of the Ollin by Nagari system at PT Bank Nagari Pasar Raya Branch, Padang City is part of the bank's efforts to improve the quality of financial transaction services through the utilization of digital technology. Along with the development of information technology and the increasing need of the community for fast and practical banking services, Bank Nagari presents Ollin as a mobile banking application that facilitates customers in carrying out non-cash and real-time financial transactions.

In its implementation, the Ollin system is used to support various financial transaction activities, such as fund transfers between Bank Nagari accounts as well as interbank transfers, payment of various types of bills, purchase of digital products, and payment transactions using QRIS. The implementation of this system allows customers to conduct transactions anytime and anywhere without having to visit the branch office directly. At PT Bank Nagari Pasar Raya Branch, Padang City, the implementation of Ollin is also accompanied by the active role of customer service officers in providing assistance to customers, especially during the registration stage and in educating them on how to use the application.

The implementation of the Ollin system provides a positive impact on the effectiveness and efficiency of financial transaction services. From the customer's perspective, Ollin improves convenience, speed, and comfort in conducting transactions. Meanwhile, from the bank's perspective, the use of this digital system is able to reduce transaction queues at branch offices, improve operational efficiency, and strengthen the image of Bank Nagari as a

Growth In The Number Of (Gapora, Susanto)



regional bank that is adaptive to technological developments. Thus, the implementation of the Ollin system at PT Bank Nagari Pasar Raya Branch, Padang City can be said to play an important role in supporting the modernization of banking services and increasing customer satisfaction.

Barriers in the Use of Ollin by Nagari

In the use of Ollin by Nagari, there are still several obstacles that affect the optimization of digital financial transaction services. These obstacles come from user factors, technical system issues, as well as security and trust aspects. Limited digital literacy among customers, internet network disruptions, and concerns about transaction security are the main factors causing some customers not to fully utilize Ollin services. These obstacles need attention so that the implementation of Ollin can run effectively and sustainably.

1. Limited customer digital literacy, some customers do not yet understand how to use the Ollin application properly, especially elderly customers and those who are accustomed to conventional services.
2. Internet network constraints, unstable internet connections can hinder the transaction process, such as delays in accessing the application or transaction failures.
3. Technical issues in the application system, system maintenance or errors in the application cause services to not be accessed optimally at certain times.
4. Concerns about transaction security, customers still feel hesitant to use digital services due to fear of fraud, transaction errors, or data leakage.
5. Lack of socialization and education, the lack of customer understanding regarding the features, benefits, and security system of Ollin causes the level of application usage to not be optimal.

Solutions to Overcome Barriers in the Use of Ollin by Nagari

To overcome various barriers in the use of Ollin by Nagari, planned and sustainable efforts are required from the bank. The solutions implemented must include improving customer understanding, enhancing technological systems, and strengthening security and service aspects. With these measures, it is expected that the use of Ollin by Nagari can run more optimally and provide maximum benefits for both customers and the bank.

1. Improvement of customer education and digital literacy, the bank needs to conduct regular socialization and assistance so that customers understand how to use and the benefits of Ollin by Nagari.
2. Optimization of system and technological infrastructure, improving the quality of the application and network is necessary to reduce technical disruptions in the transaction process.
3. Strengthening the application security system, the implementation of better security features and education related to transaction security can increase customer trust.
4. Improvement of the role of customer service, customer service is expected to provide fast and clear assistance to customers in using Ollin by Nagari.
5. Expansion of promotion and socialization of digital services, delivering clear information regarding the features and benefits of Ollin by Nagari can encourage increased application usage.

Growth Rate of Ollin Users at PT. Bank Nagari Pasar Raya Branch, Padang City

The following is a table of the growth of Ollin users at the Pasar Raya branch office in Padang City:

Tabel 1 Growth of Ollin Mobile Banking Users at Bank Nagari Pasar Raya Branch, Padang City in 2024–2025

No	Bulan	Tahun	
		2024	2025
1	January	24.977	114.269
2	February	38.889	123.011
3	March	39.329	163.050
4	April	54.422	115.755
5	May	61.920	169.574
6	June	89.735	192.177
7	July	100.831	195.221
8	Agust	103.225	170.391
9	September	112.081	180.170
10	October	118.085	215.465
11	November	116.486	230.897
12	December	125.383	259.830

Source: Bank Nagari Pasar Raya Branch, Padang City

Based on the table above, the growth of Ollin by Nagari mobile banking users at Bank Nagari Pasar Raya Branch, Padang City in 2024–2025 generally shows an increasing trend from month to month. In 2024, the number of users increased gradually from January to October, although there was a slight decrease in November before increasing again in December. This decrease indicates a normal fluctuation in the use of digital services, which can be influenced by seasonal factors or customer transaction activities in certain periods.

In 2025, user growth appears more significant and stable compared to the previous year. The number of users at the beginning of 2025 was already much higher than at the beginning of 2024, indicating increased public acceptance of the Ollin by Nagari application. This increase is influenced by the development of digital banking services, the ease and speed



of transactions, as well as improvements in application features. In addition, socialization and promotional activities carried out by the bank, as well as the increasing public need for non-cash transactions, also contribute to the growth in the number of users. Overall, this data shows that Ollin by Nagari is increasingly in demand and plays an important role in supporting digital banking services at Bank Nagari Pasar Raya Branch, Padang City.

Banks can increase the growth of customers using the Ollin application through various digital strategies and customer-oriented services. The increase in the number of Ollin application users at Bank Nagari Pasar Raya Branch, Padang City, is influenced by the ease of access to services, the development of digital technology, and promotional efforts carried out by the bank.

Several ways banks improve the growth of customers using the Ollin application include:

1. Improving the quality of digital services

The bank continuously develops features in the Ollin application to make it easier to use, faster, safer, and more efficient for transactions. Features such as transfers, bill payments, mobile credit purchases, and balance inquiries attract more customers to use mobile banking services.

2. Conducting socialization and promotional activities

The bank actively educates customers about the benefits and how to use the Ollin application, both directly at branch offices and through social media. These promotional activities help increase public understanding of digital banking services.

3. Providing practical and efficient services

The Ollin application allows customers to conduct transactions anytime and anywhere without visiting the bank. This convenience increases public interest in switching to digital banking services.

4. Enhancing transaction security

The bank provides security systems such as PINs, OTP verification, and account authentication to protect customer data and transactions. A high level of security increases customer trust in using the application.

5. Keeping up with technological developments and customer needs

As the demand for cashless transactions continues to grow, the bank adapts its digital services to technological advancements and modern lifestyles that prioritize speed and convenience.

6. Improving customer service quality

Friendly service, quick responses to customer complaints, and assistance in using the application make customers feel comfortable and more loyal to the Ollin application.

Overall, strategies such as improving digital services, conducting promotions, enhancing security, and providing transaction convenience are important factors in increasing the growth of customers using the Ollin application at Bank Nagari^[10] Pasar Raya Branch, Padang City.

CONCLUSION

Based on the results of the research and discussion regarding the Analysis of the Growth in the Number of Customers Using the Ollin Application at PT Bank Nagari Pasar Raya Branch, Padang City, several conclusions can be drawn as follows:

1. The Ollin by Nagari application has experienced significant growth in the number of users since it was first introduced in 2023 until it was officially launched in January 2025. This growth indicates an increase in customer interest and trust in the digital banking services provided by Bank Nagari, especially at the Pasar Raya Branch, Padang City.
2. The growth trend of Ollin application users is influenced by the ease and completeness of the features offered, such as interbank transfers through BI-FAST, QRIS payments, online account opening, cardless cash withdrawals, as well as payments for various bills and regional taxes. These features are considered capable of meeting the transaction needs of customers who want fast, practical services that can be accessed at any time.
3. The main factors that encourage customers to switch to using the Ollin by Nagari application are time efficiency, ease of use (user-friendly), better transaction security through a multi-layered security system, as well as the support of Bank Nagari in conducting socialization and education on the use of digital services to customers.
4. The implementation of the Ollin by Nagari system at PT Bank Nagari Pasar Raya Branch, Padang City contributes positively to improving the quality of banking services, reducing customer dependence on face-to-face transactions at branch offices, and supporting the acceleration of regional banking digital transformation.

Thus, the Ollin by Nagari application can be concluded as one of the digital innovations that plays an important role in supporting the growth in the number of digital customers and increasing the competitiveness of Bank Nagari amid the development of modern banking.

ACKNOWLEDGMENTS

The author would like to express gratitude to the management and all employees of PT. Bank Nagari, Pasar Raya Branch, for the opportunity and data provided for this study. Thanks are also extended to the academic advisors and educational institutions that provided guidance in the preparation of this study.



BIBLIOGRAPHY

- Adilla, M., & Rahman, H. (2023). Pengembangan Model Bisnis Layanan Mobile Banking PT. Bank Nagari menggunakan Business Model Canvas. *Jurnal Informatika Ekonomi Bisnis*, 606-613.
- Fadlan, Abi. 2018." Pengaruh Persepsi Kemudahan Dan Persepsi Kegunaan Terhadap Penggunaan Mobile Banking(Studi Pada Mahasiswa Pengguna Mobile Banking Universitas Brawijaya)" 62 (1).
- Harries Ismail, Tri Purwani. 2021. "Faktor Yang Mempengaruhi Minat Penggunaan Mobile Banking" 3 (17).
- Maulana, F., & Sari, P. E. (2025). Pengaruh Kualitas Produk Digital Banking Terhadap Kepuasan Nasabah Bank Nagari Cabang Utama Padang. *Jurnal Penelitian Dan Pengkajian Ilmiah Sosial Budaya*, 4(1), 36-44.
- Padang, N. C. P. R. Tingkat Kepuasan Nasabah Terhadap Layanan M-Banking Di PT. Bank. Putri, W. E., Putra, Y. E., & Susanto, R. (2022). Tingkat Kepuasan Nasabah Terhadap Layanan M-Banking Di PT. Bank Nagari Cabang Pasar Raya Padang (No. z93jx). Center for Open Science.
- Rahmadani, S., & Dona, E. (2022). Credit Provision Procedures at PT. Bank Nagari Cabang Pasar Raya Padang (No. a82ye_v1). Center for Open Science.
- Susanto, R., & Riayu, A. (2020). Penerapan M-Banking Dalam Meningkatkan Jasa Dan Layanan Perbankan Di PT. Bank Pembangunan Daerah Sumatera Barat Cabang Siteba.
- Arofah, N. R., & Priatnasari, Y. (2020). Internet banking dan cyber crime: Sebuah studi kasus di perbankan nasional. *Jurnal Pendidikan Akuntansi Indonesia*, 18(2), 107–119.
- Yanti, Beni Eka, Eri Besra, and Suziana Suziana. 2025. "Penggunaan Aplikasi Ollin by Nagari Oleh Nasabah ASN Bank Nagari Di Wilayah Sumatera Barat Dengan Pendekatan Technology Acceptance Model (TAM)" 6 (4): 2139–50