

THE ROLE OF SIM IN THE FINANCIAL INDUSTRY (BRIMO APP)Dewi Puspaningtyas Faeni¹ , Lufiana Anggrainie²Faculty of Economics and Business Universitas Bhayangkara¹, Student of FacultyEconomics a Business Universitas Bhayangkara Jakarta Raya²e-mail: dewi.puspaningtyas@dsn.ubharajaya.ac.id¹202110325159@mhs.ubharajaya.ac.id²**ABSTRACT**

Management Information System (MIS) is one of the key technologies in improving operational efficiency and effectiveness in various industry sectors, including the financial industry. The BRImo application developed by Bank Rakyat Indonesia (BRI) is an example of innovative SIM implementation in the banking sector. BRImo provides various financial services that are easily accessible to customers through mobile devices. This study analyzes the use of BRImo as a SIM in the financial industry, identifying the main benefits perceived by customers and institutions, as well as the challenges faced in its implementation. The results show that BRImo has successfully improved customer convenience and satisfaction, bank operational efficiency, and expanded the range of banking services. However, there are challenges related to data security and technology adaptation by users. Therefore, careful plans and procedures are required to optimize the use of SIM in the financial industry, especially through the BRImo application.

Keywords: Management Information System, Applications BRImo

INTRODUCTION

Technological advances are currently accelerating, including in the banking sector. Banking is expanding and reaching rural places in response to OJK policy Number 12/POJK.03/2018 on the Implementation of Digital Banking Services by Commercial Banks. Digital banking services allow customers to conduct various transactions independently through electronic means, making bank operations and services more efficient and meaningful (Faeni et al., 2023).

In today's digital era, the financial industry is undergoing significant changes due to the increasing adoption of information technology. One example of this transformation is Bank BRI which is one of the largest banking examples in Indonesia. Bank Rakyat Indonesia (BRI) which has launched its digital banking application, BRImo. The app not only provides users with traditional banking services, but also enhances the way people interact with financial services (Hasan, 2023).

BRImo not only provides easy access to money transfers and bill payments, but also provides solutions to traditional banking problems such as accessibility, security and geographical location. With features such as BRIVA (BRI Virtual Account) and integration with e-commerce services, BRImo enables people to engage in more modern and efficient transactions (Zahrani, 2023).

The purpose of this journal is to provide insight into how digital technologies, such as those used in BRImo, are influencing the future of Indonesian banking.

Based on this background, the problem formulation for the study is:

1. What is the definition of SIM and Financial Industry?
2. How is BRIimo (BRI Mobile) utilized by its users?
3. Why is BRIimo used by the general public?

THEORETICAL BASIS DEFINITION OF SIM

The term "Management Information System" (MIS) refers to the various procedures, networks, data, and communications that organizations use to gather the essential information needed for operational, managerial, and strategic tasks. It is designed to assist organizations in collecting, storing, organizing, and communicating information efficiently (Faeni, 2023).

SIM has become a key player in improving operational efficiency, enhancing organizational responsiveness to market changes, and facilitating innovation. In the financial industry, the implementation of SIMs such as BRIimo can optimize digital banking services, improve customer experience, and increase the availability of financial services to a larger population (Faeni, 2024).

Financial Industry Explanation of BRIimo

The financial services industry consists of a group of companies or institutions that provide various financial services products to the public and other companies.

Examples of products from the bank financial services industry include savings, current accounts, loans, deposits, bank guarantees, and safe deposit boxes (Mardiah, 2023).

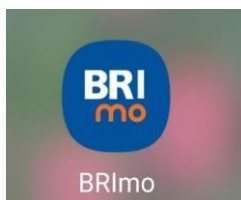
SIM Utilization in the Financial Industry (BRIimo)

BRIimo is a digital banking application launched by Bank Rakyat Indonesia (BRI) to facilitate customers in accessing banking services. This application is designed to meet the various needs of bank transactions can be done digitally, anytime and anywhere (Novianto, 2023).

With the use of the Management Information System (MIS), BRIimo is able to provide services that are more efficient and secure, and in line with customer needs. This increases customer satisfaction and loyalty, and drives the bank's business growth (Zainal, 2023).

Features and Explanations:

1. BRIimo is the latest digital banking application from Bank BRI that uses an internet database. This application includes various features that are useful for customers in their daily transactions and activities. BRIimo can be downloaded from Google Play and the App Store. This application will integrate and enhance features from all channels into the BRIimo platform.



2. The Cash Withdrawal feature in the BRImo app allows users to withdraw funds from their savings. Withdrawn funds can be taken through BRI ATMs or at Indomaret outlets. If choosing to use a BRI ATM, users will receive a 6-digit code from the application that needs to be entered at the ATM, followed by entering the mobile number. The money will come out according to the nominal requested, without requiring an ATM card to make this transaction.



Tarik Tunai

3. The fund transfer feature through BRImo allows users to transfer funds both to other banks and fellow BRI Banks without the need to use an ATM machine.



Transfer

4. BRIZZI means electronic fund output that utilizes chip technology as a substitute for cash. This product functions as a means of payment that can be used to shop or make other transactions at goods or service providers.



BRIZZI

5. Digital wallet is a feature that allows users to top up digital wallet balances such as GoPay, OVO, Dana, and others.



Dompot Digital

6. Features for purchasing credit and data packages.



Pulsa/Data

7. The BRIVA feature in BRImo provides an integrated and secure solution for users to deposit and withdraw funds, thereby increasing efficiency in various daily activities.
8. Features for making electricity bill payments.



Benefits of BRImo

BRImo has advantages in terms of easy access to online transactions, allowing users to carry out various transactions provided an internet connection is available.

BRImo constraints

1. Inaccessibility of the BRImo application may be caused by a weak or intermittent internet connection during use. This unstable connection can cause the application to not run normally and experience errors. Make sure to use a smooth internet connection when using this application. Choose a provider with a strong network such as Telkomsel, XL, Axis, Tri 3, or other providers. If using wifi, make sure the wifi network is running stably.
2. When the BRImo app cannot be opened, it could be because there is a problem on the BRImo server that is undergoing repairs. In this situation, users just need to wait until the issue is resolved and the service returns to normal without the need to take any action.
3. Many users assume that after downloading the BRImo app, they can use it right away. But if you're having trouble not being able to use the BRImo app after downloading it, make sure to activate the mobile card you're using.
4. If after doing the steps above the BRImo application still has an error, it is recommended to restart your Android phone. It is possible that the BRI Mobile application is experiencing problems due to the cache that accumulates after long use.

RESEARCH METHODS

This research uses a qualitative methodology with a descriptive format. The descriptive approach in data analysis is used to collect and analyze the resulting data, which can provide valuable insights into the issues raised in this study. Descriptive qualitative research is often used to explore events, phenomena, or social conditions in depth.

DISCUSSION

The use of Management Information System (MIS) at BRI Mo has been significant in improving the bank's operational efficiency. With good data integration, various banking processes such as account opening, transaction verification, and card management can be completed more quickly and efficiently. BRI Mo utilizes SIM to provide more responsive and faster services. Customers can access account information, perform transactions, and get assistance in real-time, improving user experience and customer satisfaction. SIM enables automatic collection and analysis of transaction data, helping BRI to present thorough and timely financial reports and provide better insights for strategic decision-making. With SIM, BRI Mo can monitor financial activities in real-time and detect potential risks or suspicious activities early. This helps the bank to take preventive measures and reduce the risk of fraud or financial loss. BRI Mo's advanced SIM technology uses strong encryption and authentication, such as biometrics and One Time Password (OTP), to ensure the security of customer data and transactions, giving customers greater confidence in using the bank's digital services. SIM integration also facilitates efficient and structured management of customer data, making it easier to access and process information that is essential in providing personalized services to customers.

CONCLUSIONS

The implementation of Management Information System in BRI Mo application has provided various advantages for Bank Rakyat Indonesia and its customers. With SIM, BRI Mo can improve operational efficiency, security and overall customer experience. In addition, better data analysis capabilities help the bank manage risk and make more informed strategic decisions. The integration of SIM in BRI Mo reflects how technology can be optimized to enhance digital banking services, sharing relevant functions across all participating aspects.

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