

ABSTRACT

**PROCEDURE BILLPAYMENT PUBLIC THROUGH THE APPLICATION
OF BJB DIGI ON PT. BANK PEMBANGUNAN DAERAH JAWA BARAT
DAN BANTEN, (Persero) Tbk. MANONJAYA TASIKMALAYA SUB-
BRANCH OFFICE**

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This final project research aims to learn and understand the procedure for paying public bills through the bjb digi application. The data used are primary and secondary data. The technique of collecting data is by using the library method to find data from various sources regarding the titles discussed, the in-depth interview method and participant observer. With the results of the research, the bjb digi application is a technology-based service with innovations that are carried out, namely it has various features to make it easier for customers to transact and can be used for payment of public bills, namely payment of vehicle taxes, land and building taxes, PDAM water bills, education bills. The obstacles to paying public bills through the bjb digi application are internal barriers in the bjb digi application, namely the lack of optimal steps for using the public bill payment feature so that it is less efficient for customers to use. The external obstacle is the lack of understanding or the low ability of customers to use applications for public bill payment features. The solution to these obstacles is that Bank BJB should provide socialization to customers regarding the procedure for paying public bills through the bjb digi application.

Keywords : procedure, public bill payment, BJB Digi application