

**ABSTRACT**

***THE PROCEDURE OF OPENING A SIMPEDES SAVINGS ACCOUNT VIA  
ONLINE IN PT BANK RAKYAT INDONESIA (PERSERO) TBK CIKONENG  
CIAMIS UNIT WEBSITE***

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*The purpose of this study was to find out the provisions and procedures, obstacles, and solutions during the process of opening a Simpedes savings account via online in PT Bank Rakyat Indonesia (Persero) Tbk Cikoneng Ciamis Unit website. The research method used is qualitative data with primary data sources and secondary data. Primary data sources were obtained through in-depth interviews and observations, while secondary data were taken from the company's official website, and other reading sources. Data collection techniques used are Depth Interview, and literature study. As well as using qualitative descriptive analysis techniques. Based on the results of the discussion, the stages of opening an account online are entering the website address Bukarekening.bri.co.id, prepare documents, self-verification, and the last stage is the initial deposit. Failure during video recording, network problems, cannot be applied to all circles of society. The solution is thorough, safe surroundings, good network, and socialization to the community. Thus, opening a Simpedes savings account online through the website goes as expected.*

**Keywords:** *Savings, Procedure, Obstacles, Solutions, Bank Rakyat Indonesia*