

ABSTRACT

DIGIMOBILE BANKING APPLICATION MECHANISM at PT. WEST JAVA REGIONAL DEVELOPMENT BANK Tbk. TASIKMALAYA BRANCH OFFICE

By :

Salma Rakhmalia Safitri

193404045

Guidance I : Mira Rahmawati., SP., M.M.

Guidance II : Hj. Noneng Masitoh.Ir.,M.M.

The purpose of this study was to determine the Mechanism of Mobile Banking Applications at PT. Regional Development Bank of West Java and Banten Tbk. Tasikmalaya Branch Office. The method used in the preparation of this final project is the method of Participant Observer Studies or Direct Observation and the method of in-depth interviews or In Depth Interview. The conclusion of this study shows that the mechanism for obtaining Mobile Banking Applications at PT. The Regional Development Bank of West Java and Banten is not difficult. If the customer has met the requirements, it is enough to visit the nearest branch office by bringing the requirements and activating Customer Service. This Mobile Banking application is very helpful for customers in conducting transactions, be it financial transactions or transaction barriers, one of which is that not all levels of society can enjoy this facility due to limited knowledge of technology. The name of the Mobile banking application at the Regional Development Bank of West Java and Banten is DigiMobile Banking, the DigiMobile Banking application is very helpful for customers to make transactions easily and efficiently when transacting anywhere and anytime. With the Mobile Banking Application during the Covid-19 pandemic, digital banking services have become one of the people's mainstays for transactions. Moreover, people are now very dependent on banks to carry out their economic needs, and there are many features that have now made it easier for the community, one of which is Mobile Banking.

Keywords : Mechanism, Mobile Banking Application, Bank