

ABSTRACT

IMPLEMENTATION OF CASHLESS PAYMENT SYSTEM THROUGH BNI MOBILE BANKING TO IMPROVE PRODUCT DIGITALIZATION AT PT BANK NEGARA INDONESIA (PERSERO) TBK KAWALI CASH OFFICE

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This study aims to determine the implementation of a cashless payment system through BNI Mobile Banking at PT Bank Negara Indonesia (Persero) Tbk Kawali Cash Office and to find out the obstacles and efforts to overcome obstacles in the implementation of a cashless payment system through BNI Mobile Banking. The approach used in this research is qualitative with descriptive method. The data was collected by means of observation, interview and literature study. The data used are primary and secondary data.

The results show that the implementation of the cashless payment system through BNI Mobile Banking at PT Bank Negara Indonesia (Persero) Tbk Kawali Cash Office has been running but not optimal. Implementation still faces several obstacles, including: forgetting user-id, MPIN or transaction password, errors in data input during transactions, low interest in digital financial literacy and differences in customer ability to understand the use of information technology. Another obstacle is system disturbances when an application is being updated, so that customers have difficulty logging into their mobile banking accounts or experience transaction failures.

Keywords: Implementation, payment system, cashless, Bank, Mobile Banking