### ABSTRACT

# APPLICATION OF E-BANKING APPLICATION AS A MULTIPURPOSE SERVICE TO FACILITATE CUSTOMERS OF BANK RAKYAT INDONESIA CIAWI TASIKMALAYA

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The purpose of this study is to determine the use of the BRI Mobile Application in Digital Wallets to make it easier for customers at Bank Rakyat Indonesia Ciawi Tasikmalaya Sub-Branch Office. The research method carried out uses qualitative descriptive methods with the data techniques used, namely field studies, literature studies. There are in-depth Interviews and Live Observations. The data analysis techniques are data collection, data reduction, data presentation, and drawing conclusions. Primary data is data that is directly obtained from the field or research location, by collecting data and information directly from sources. Secondary data is a support for primary data. Secondary data obtained by the author from literature studies in the form of books, existing research, journals and the internet related to theories relevant to research companies. The conclusions of this study show that the mechanism for obtaining the BRI Mobile application at PT. Bank Rakyat Indonesia is not difficult. The BRI Mobile application is very helpful for customers in making transactions, be it financial transactions or non-financial transactions. However, in the use of the BRI Mobile Application, there are obstacles, one of which is where not all levels of society can enjoy this facility due to limited knowledge about technology.

Keywords : Customer, Bank, Digital Wallet, Mobile Application