

ABSTRACT

THE MECHANISM FOR OPENING A SAVINGS ACCOUNT THROUGH BRIMO APPLICATION AT PT. BANK RAKYAT INDONESIA AUXILIARY BRANCH OFFICE CIAWI TASIKMALAYA

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The purpose of this study is to determine the Mechanism for Opening a Savings Account through the BRIMO Application at PT. Bank Rakyat Indonesia Sub-Branch Office Ciawi Tasikmalaya. The research approach carried out uses a qualitative approach with the type of data used, namely primary data and secondary data. The techniques used in data collection are in-depth interviews, participant observations, and literature studies. Based on the results of the study, the reality of the mechanism for opening a savings account through the BRIMO application found in the literature study is almost the same as the reality of the mechanism for opening a savings account for the BRIMO application carried out by the bank, where after filling out the form, prospective customers are still required to come to the office with the documents needed to take the account. The obstacles encountered are the lack of information to the public about new innovations, the least types of savings products available, having to go to the office to take an account, and not all smartphones support video recording. Suggestions of obstacles that should be done by PT. Bank Rakyat Indonesia Sub-Branch Office Ciawi Tasikmalaya is necessary to promote properly through various social media so that in the future many prospective customers are interested, adding the types of savings products available when opening an account online and improving its IT system.

Keywords: Mechanism, Savings, BRIMO Application, Bank.