

USE OF My-BCA FACILITIES IN ATTRACTING CUSTOMER INTEREST IN PT. CENTRAL BANK ASIA (BCA) (Empirical Study of BCA KCU MALANG Office)

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ABSTRACT

Competition in the banking world currently encourages every banking agency to provide the best service according to its customers' needs. One effort to improve service to customers is by utilizing developments in information technology. Utilization of this technological development will have an impact on the influx of new customers, including at BCA bank. BCA Bank is always quick to respond to technological developments and always wants to provide excellent service to its customers, so they always upgrade their facilities, including providing a new application, namely my-BCA. This research is aimed at uncovering the use of My-BCA facilities in attracting customer interest, so a qualitative approach is more suitable for use in this study. Research data was collected through participant observation and interviews with informants. Based on the results of the descriptive analysis used in this research, three findings were obtained related to customer knowledge about the My-BCA application; The impact of the new application (My-BCA) during the Covid-19 pandemic; and the benefits of My-BCA for customers. In terms of knowledge, there are still many customers who don't know about the My BCA application. However, even though many people don't know the My-BCA application, the millennial generation is more responsive because they adapt more quickly to technological developments, so they use this application more. In terms of impact and benefits, the My-BCA application is a more effective and efficient application, because one application can be used for more than one account number and customers can use it to carry out banking transactions from anywhere, making it more practical

Keywords:

Bank Facilities,
Customer Interest,
My-BCA

INTRODUCTION

As a financial institution guaranteed by the Deposit Insurance Corporation (LPS) and supervised by the Financial Services Authority (OJK), banks operate with the aim of making a profit. Everyone, whether depositors, debtors, businesses or employees, must be able to feel the benefits of the existence of a bank (Maryanto, 2011). Banks are a means of circulating money for customers who do business or are entrepreneurs. The easier and more perfect the products and services offered by the bank to customers, the smoother the customer's business activities will be. This is not affected by the fact that banks select high-quality human resources in their departments, especially in the field of information technology (IT) (Maryanto, 2011).

Information technology is currently progressing very rapidly along with the times, especially in the banking sector. Likewise, the development of payments is greatly influenced by advances in IT, especially internet facilities which can be done via mobile phones (Ujang, 2011). This has caused a change in the role of technology, which was previously a supporting factor, but now it has changed its role to become a main factor, especially for the progress of the banking world so that it is able to compete in the eyes of customers. If banks do not use technology in their services, it is difficult for them to progress and develop. This shift from manual activities to

information systems, or transformation processes, continues to occur over time. Ultimately, all human activities will depend on information technology (Muhamad, 2019). Aware of the tight competition in the banking world today, each bank tries to provide the best service according to existing customer needs. Although many banks offer similar goods and services, customer service is the main thing that differentiates one bank from another. When customers are satisfied, customer satisfaction scores increase. Banks strive to continuously develop their services because today's customers expect speed and accuracy from their services (Ismail, 2010). So that customers can freely interact without having to come directly to the bank, making it easier for customers to carry out their financial transactions (Arga, 2013).

One effort to improve service to customers is by utilizing IT advances. For example, this can be seen in BCA bank which always upgrades the facilities they have to provide excellent service to customers. One of the facilities that banks offer to their customers is ATMs which are available in various locations. ATM functions include making it easier for customers to withdraw or deposit money without having to go through a bank office whose working hours are limited. However, according to Eviliyanto (2014) E-Banking services are provided to meet customer demands and needs because ATM distribution is still uneven in terms of status, type, location and accessibility. By using this service, you can carry out financial transactions without having to queue for a long time or go directly to the bank (Dayyan & Ayu, 2022). E-banking also needs to consider marketing elements to sell its services, known as the services marketing mix. This mix is defined as a marketing tool that consists of various elements that must be considered so that the defined marketing and positioning strategy can be implemented successfully (Rambat, 2011). E-banking transactions can be done anytime and anywhere as long as there is an internet connection (Maryanto, 2011). One form of E-banking offered by BCA is My-BCA. BCA's newest digital platform, customers only need to use BCA ID to access all their account data. My-BCA can be accessed via smartphone applications with Android and iOS operating systems as well as via the desktop site at <https://mybca.bca.co.id>. This application has at least three main features: administrative, informational, and transactional. These three features offer various services that can be tailored to user needs. It cannot be denied that banking development is currently very rapid. This makes companies compete to retain their customers. One of them is by increasing the development and provision of new products and up to date service facilities in accordance with current customer needs. PT. Bank Central Asia (BCA) is starting to compete with other banking facilities by developing E-Banking technology, including the My-BCA application facility. With these advances in information technology, physical interactions between customers and bank employees are minimized, but customer engagement remains a top priority. This research is motivated by a lack of research in previous research. Based on research conducted by Muhamad (2019) supported by research by Amijaya (2010), Wahyudi (2009), Mutiasari (2020) stated that with continued advances in IT, every human activity will definitely be connected to information technology. Therefore, service features are greatly influenced by the variable customer interest in using internet banking. Therefore, companies are expected to continue to update the features needed by customers.

Furthermore, research on bank facilities by several previous studies, namely research by Eviliyanto (2014), Lestari & Umilah (2022), Dayyan & Ayu (2022), Amanullah (2014), Rizky et al. (2018) and Yaqin & Ilfitriah (2014) stated that Using

electronic banking services, customers can carry out banking transactions quickly without having to go to an ATM.

Several studies on customer interest were conducted by Wulandari (2018), Aryani (2015), Rithmaya (2016), Maharsi & Mulyadi (2007), Yani et al. (2018), Bakhtiar et al. (2020), Darmawan et al. (2019) states that perceptions of usefulness, trust, and risk influence interest in using online financial services.

The difference between this research and the previous one is that this research was conducted using qualitative methods, where on average previous research used more quantitative methods and researchers have not found research regarding the My-BCA application before.

METHOD

Types of research

Based on the problem formulation and research objectives, qualitative research methods were used in this research. Qualitative research according to Moleong (2018) is research that aims to gain a better understanding of events and phenomena experienced by research subjects, including attitudes, perceptions, behavior, motivation, and others, as a whole and linguistically, in natural contexts and with various scientific methods. This is in accordance with what is done by researchers, who can be directly involved with research subjects to be able to see phenomena up close.

This research shows the use of My-BCA facilities in attracting PT customers. Bank Central Asia (BCA), especially at BCA KCU Malang. This shows that the researcher used a qualitative descriptive research method.

Research Object

The data used in this research is data obtained directly from research subjects. This is referred to as primary data because this data is obtained through various data collection methods and techniques, such as observation, interviews, and the use of measurement instruments specifically designed for the researcher's purposes (Adi, 2004).

In this research, the object studied is PT Bank Central Asia (BCA) KCU Malang. Researchers conducted interviews with 1 Head of Teller, 2 Frontliners, 3 PT customers. Bank Central Asia (BCA) KCU Malang, which could provide relevant information on the problems raised by researchers.

Data collection technique

Based on the type of research used, this research uses field research data collection techniques, which means collecting data through searching directly in the field. The field research systematics used in this research are as follows:

1. Observation

According to Basrowi (2008), the method or way of systematically analyzing and recording behavior by looking or observing directly the targeted individual or group is known as observation. Researchers carry out participatory observation, or are involved in the activities of the object being observed or used as a source of research data (Basrowi, 2008). These observations are carried out mostly with the aim of collecting notes or descriptions of actual behavior and to gain an understanding of that behavior (Adi, 2004). Voice, body language, voice intonation, prosocial behavior, and

relationships with other people (inside or outside the community) are things that you want to reveal through observations during interviews. This is intended to support the interview process so that researchers can ensure the validity of the data.

2. Interview

Researchers also collected data through interviews in addition to field observations. According to Adi (2004) interviews are considered the best way to collect data because they involve direct communication between the researcher and the data source. This is done because it is considered that interviews are the only way to obtain information that cannot be obtained through observation or other techniques (Adi, 2004).

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By allowing interviewees to give their opinions, these interviews are conducted with the aim of discussing issues more openly. The research was conducted in February 2021 – February 2022. This research used the PT object interview method. Bank Central Asia (BCA) KCU Malang, because it is currently in the CoVid-19 pandemic, the research should be held at that location at Jalan Jendral Basuki Rahmat No.70-74, Klojen, Kec. Klojen, Malang City, East Java was diverted to partly face-to-face interviews and partly virtual online interviews using Zoom Meeting media.

Data analysis

Data analysis stages :

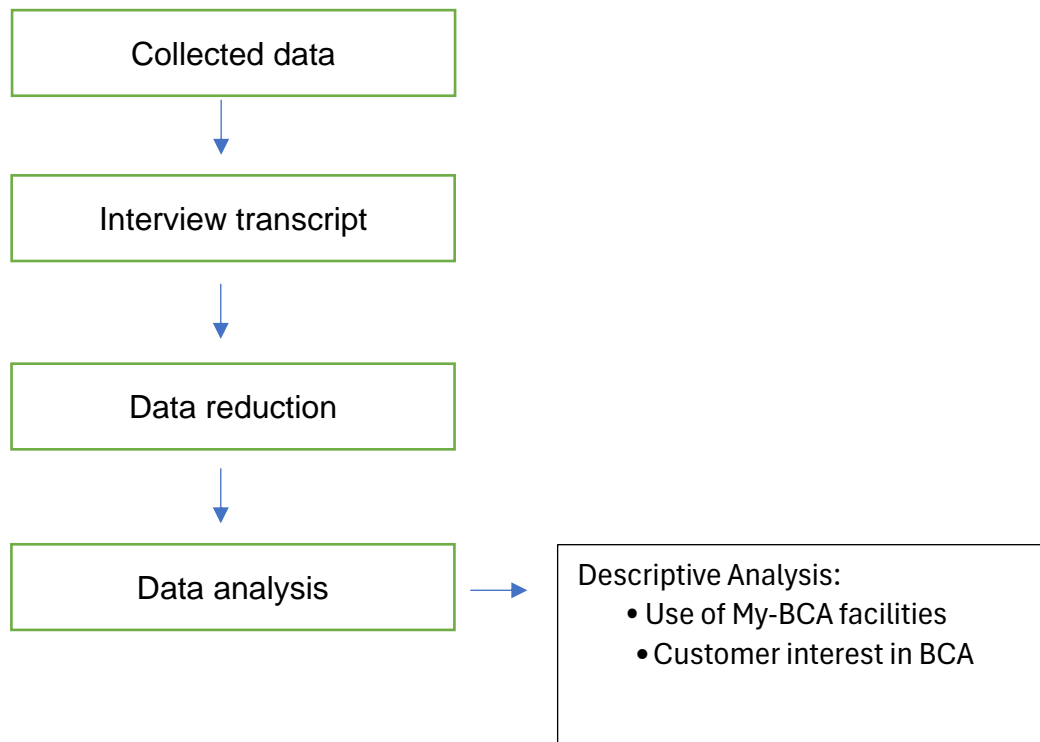


Figure 1. Components in data analysis (flow model)

After data collection, the researcher transcribed the interviews before reducing the data, as shown in the figure. Apart from that, it can be concluded that the data analysis processes are interconnected with each other and cannot be separated or carried out unsystematic. Researchers must adhere to procedures if they want to produce quality data.

RESULTS AND DISCUSSION

Description of Research Location

This study was conducted at the BCA Main Branch Office (KCU) Malang, which was established on March 1 1973. This office is located on Jalan Basuki Rahmat No.70-74, Klojen, Klojen District, Malang City, East Java. Two Sub-Branch Offices (KCP) PT. Bank Central Asia Tbk Malang Branches are KCP Malang and KCP Borobudur.

Table.1 Location of Research

KCP Malang	KCP Borobudur
1. KCP Batu	1. KCP Blimbing
2. KCP Kudus	2. KCP Tumpang
3. KCP Kepanjen	3. KCP Singosari
4. KCP Dampit	4. KCP Lawang
5. KCP Kyai Tamin	
6. KCP Dinoyo	
7. KCP Gondanglegi	
8. KCP Sumberpucung	
9. KCP Kawi	
10. KCP Gatot Subroto	
11. KCP Sudirman	
12. KCP Galunggung	
13. KCP Sukun	

Research Informant

Researchers conducted interviews with 1 Head of Teller, 2 Frontliners, 3 PT customers. Bank Central Asia (BCA) KCU Malang, which could provide relevant information on the problems raised by researchers.

The following are profiles of several sources:

1. Mr. Andy, Head of Teller at PT. Bank Central Asia (BCA) KCU Malang, as a resource person about the ins and outs of My-BCA because he understands more about My-BCA facilities and is a team leader in meeting company targets.
2. Alya, Frontliner for tellers at PT. Bank Central Asia (BCA) KCU Malang, as the person who deals directly with customers so they can educate and market the My-BCA facility.
3. Belhaj, Frontliner for CSO at PT. Bank Central Asia (BCA) KCU Malang, as the person who educates and helps customers to register how to use My-BCA.
4. Mrs. Putri, Mr. Rudy, Mr. Stefanus, three customers at PT. Bank

Central Asia (BCA) KCU Malang was randomly selected to be interviewed regarding the My-BCA application.

Data Analysis and Research Findings

Based on the results of interviews and observations at BCA KCU Malang, researchers found three things related to the use of the My-BCA application facility. These three things are described as follows:

1. Customer knowledge about the My-BCA application.

Based on the results of interviews with two frontliners at BCA KCU Malang regarding the researcher's questions, it can be concluded that there are still many customers who do not know about the new My-BCA application. This is in accordance with the statement from the teller who said that according to him the average customer still doesn't understand, but there are some customers who do understand, especially young people (Alya, Teller).

This is also supported by a statement from the CSO which said that on average old customers only know about m-BCA. Meanwhile, new and young customers already know about My-BCA. In fact, recently many new customers have opened their accounts via the My-BCA application (Belhaj, CSO).

However, this was denied by the Head of the Teller Division who said that if you look at the My-BCA application users, there are a lot of new users. Especially the millennial generation, they are very technology literate (Mr Andy, Head of Teller).

So even though the average customer still doesn't know about the My-BCA application, it turns out that more millennials already understand and access BCA bank facilities through this new application, this was explained by the Head of the Teller Division who can monitor new users through the internal system. BCA.

2. The impact of the new application (My-BCA) during the Covid-19 pandemic.

During the Covid-19 pandemic, human activities were severely restricted, this caused many companies to go out of business. Indiscriminately, the banking sector was also affected. However, BCA is still able to struggle until now. This is in accordance with the results of the researcher's interview with the Head of the Teller Division who said that BCA is up to date with current developments. So BCA is called the number one digital bank in Indonesia and can still attract new customers and serve old customers wholeheartedly, because BCA knows what they currently need. Since there is Covid, customers don't need to be confused, they can still make financial transactions at home, their business can still run (Mr Andy, Head of Teller Division)

This is supported by the frontliner's statement which also says that the advantage of My-BCA is that it can be used for more than one account number. So there's no need to worry if you have lots of account numbers (Belhaj, CSO). So it can be seen that the My-BCA application has a very positive impact on customers, especially in the midst of the Covid-19 pandemic that is currently hitting.

3. Benefits of My-BCA for customers.

Based on the results of researchers' interviews with three randomly selected BCA KCU Malang customers, one of them already knew about the My-BCA application. This is in accordance with Mrs. Putri's statement that until now, if she is not really pressed to go to the bank, she chooses to carry out her financial activities at home via the My-BCA application. He felt very helped by the new application called My-BCA. This was also reinforced by the statements of two other customers who wanted to use the My-BCA application after being explained by researchers about the advantages of this application.

So it can be concluded that the My-BCA application is very useful for customers, because they can still carry out financial activities on more than one of their personal account numbers without having to come to the bank.

Discussion

From the analysis data and researchers' findings in point 4.3, many customers felt helped by the My-BCA application during the Covid-19 pandemic. Even though most of them still don't know about this new application, this is not an obstacle for BCA in attracting customer interest. In fact, My-BCA can attract many new users, most of whom are the millennial generation, because they are already literate with technology. It is possible that old customers will eventually be interested in using My-BCA because they were given clear education from BCA. This is also caused by the more complete features in My-BCA compared to the old application. Where customers can use one application for more than one of their personal account numbers. So customers don't need to bother anymore if they want to make financial transactions from home without having to come to the bank.

The features currently available on My-BCA are:

- 1) Administration (BCA, 2021), which consists of: Users can create a new BCA ID, change password, change email, and change transaction PIN, personalize BCA ID (users can choose an account connected to BCA ID and manage it), proxy address (users can create or delete aliases for interbank transfers using their registered telephone number or email), biometrics (My-BCA mobile users can create or delete aliases for interbank transfers).
- 2) Informational (BCA, 2021), which consists of: Notifications (Users can receive notifications about information and promotions), e-Statements (Users can download e-Statements from accounts that can be accessed by BCA ID), Balance Information (Users can view customer savings account and RDN balance information), Scheduled Transactions (Users can view scheduled transactions made by BCA ID), Account Movement Information, Deposits and Term Tranches (Displays information on savings account mutations and RDN, as well as deposit accounts and term tranches owned by customer), and Exchange Rate Information (Displays foreign exchange rate information).

BCA always tries to be up to date with current developments. So it is only right that BCA is dubbed the number one digital bank in Indonesia and can still attract new customers and serve old customers wholeheartedly. Because BCA really understands what customers currently need. There is no need to bother going to the bank, customers can still carry out their financial transactions at home, and their business

can still run. Thus, it can be concluded that BCA with its newest application, namely My-BCA, is SeNaDa (Always by your side).

CONCLUSION

The results of this research show that BCA's newest E-banking application, My-BCA, has really attracted the attention of customers, especially the millennial generation, during the current Covid-19 pandemic. Even though there are still some customers who don't know about this application, they are immediately interested in downloading it and activating it on their cellphone. They feel positive because it makes it easier without having to go to the bank when making a transaction. Staying at home, they can carry out financial transactions from more than one personal account number in one My-BCA application. So that the economic wheels of their business can continue to run smoothly.

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