



# The Role of Management Information Systems in the Financial Industry on BRI Mobile Application

**Dewi Puspaningtyas Faeni**

Faculty Economics and Business, Universitas Bhayangkara Jakarta Raya

Corresponding Author: [dewi.puspaningtyas@dsn.ubharajaya.ac.id](mailto:dewi.puspaningtyas@dsn.ubharajaya.ac.id)

**Mutiara Salsabilla Zonia**

Student of Faculty Economics and Business, Universitas Bhayangkara Jakarta Raya

E-mail: [mutiarasalsabila157@gmail.com](mailto:mutiarasalsabila157@gmail.com)

Address: Jalan Raya Perjuangan No.81, RT 003 RW 002 17143 Bekasi City, West Java

**Abstract.** This research aims to analyze how a manager makes decisions regarding employee behavior in a company. This research uses a qualitative approach with library research methods. The data used is secondary data using sources from books, journal articles, websites and other trusted sources. The data analysis technique used is qualitative data analysis. The research results show that managers and employees must always work together to achieve new goals and contribute to the company. A professional manager will bring success to a company conversely, if a manager does not understand his job duties and requirements and is unable to complete them, the company will suffer and may experience failure, which will be detrimental to employees or subordinates.

**Keywords:** BRI Mobile, Financial Industry, Management Information Systems.

## BACKGROUND

Since centuries ago, technological developments have occurred incessantly. This is increasingly visible in the modern era like now, it cannot be denied that this technology continues to develop and get better every year. Information technology is now very important in Indonesia, many sectors have used information technology. Of course, this technology can be used to process various types of data. In the modern era, information technology has become a vital element for the banking industry (Faeni, 2024). The banking sector continues to follow these technological developments to improve its services. and finance are closely related to information technology. In the midst of the urgent need to solve problems and ease tasks, advances in banking technology are currently a very important solution (Izzatunnisa et al., 2023).

It cannot be denied that the rapid development of information technology has played a major role in ushering in an era of globalization much faster than imagined. The development of information technology, such as the internet, e-commerce, and telemedicine, has brought major transformations to information systems (Faeni et al., 2023). The merging of computer and telecommunications technology has changed the way we work, learn, and live (Iskamto, 2016).

Today, data and information can be processed in seconds rather than days to be sent around the world. One of the IBM experts linked this to the progress of Mobile: "If the automotive world had progressed as quickly as information technology, now a diesel-fueled Mobile could be produced, which can be driven to a maximum speed of 10,000 km/hour, with a purchase price of only around 1 US dollar!" The evolution of information technology in the modern era presents various interesting phenomena in the realm of business competition, especially for service companies operating on an international scale (Mutiasari, 2020).

With the rapid development of information technology, the world is experiencing a new era known as "industrial revolution 4.0" has brought major changes in the banking industry. The use of various technologies in financial services has been a key driver of this transformation (Faeni, 2024). Banking is undergoing digital transformation as a result of the shift in people's consumption patterns towards digital. Electronic money transactions in Indonesia reached IDR 786.35 trillion in 2021, an increase of 55.73% from IDR 504.96 trillion in the previous year. This shows the high enthusiasm of the public in using digital payment methods (Hariansyah et al., 2020).

The development of information technology in the banking industry forces companies to utilize technology as a basis for business transformation and the development of innovative products and services. This provides an opportunity for the banking industry to improve services to its customers by providing increased transaction speed. Experience practical and comfortable transactions via an online platform, without the hassle of queuing at the bank or ATM (Marginingsih, 2020).

The digital era is driving the transformation of the banking industry, spurring companies to revolutionize their business strategies by integrating technology as a key element in product and service innovation. This provides an opportunity for the banking industry to improve services to its customers by providing increased transaction speed and ease and comfort. Enjoy the convenience of financial and non-financial transactions online, without the hassle of queuing at the bank or ATM (Mandiri et al., 2021).

Based on this background, formulate the problem to develop hypotheses for further research, namely:

1. What is BRI Mobile?
2. What are the benefits of services in BRI Mobile?
3. What are the features available on BRI Mobile?
4. What are the obstacles that occur in BRI Mobile services?

## **THEORETICAL STUDY**

### **Management Information System**

Management Information Systems (SIM) are intelligent assistants that help manage important information for organizational or business leaders. Its function is to collect, store, process and distribute relevant information to assist leaders in making appropriate and effective decisions (Hariyanto, 2018).

SIM as a multifunctional tool able to optimize various aspects of management. With its wide application and abundant benefits, MIS is the main key for organizations to achieve success. Such as Enterprise Resource Planning (ERP) and Customer Relationship Management (CRM).

The benefits of implementing SIM are increasing productivity and efficiency, optimizing the use of resources, facilitating communication and coordination between departments, and increasing the competitiveness of a company or organization in the market (Khansa & Firdaus, 2024).

Management Information Systems help process a lot of data for companies or other organizations. Summarized from various sources, its characteristics include being created with careful planning, providing multiple overall perspectives on the structure and dynamics of the organization, working in a complete and comprehensive system, being secure, and covering all organizational connections and subsystems. This is done from the lower level, so management must be actively involved in decision making and provide appropriate direction for the development of management information systems (Fitriani, 2023).

### **Financial Services Industry**

The Financial Services Authority defines the "financial services industry" as a group of companies and institutions, along with their supporters, that operate in the financial services sector. The financial services industry is expected to act as a main pillar in this advancing the national economy and improve community welfare. To achieve this goal, continued efforts are needed from the financial services industry to increase its global competitiveness. So that this can be achieved, the OJK institution must also continue to monitor it (Posumah & Moridu, 2023).

The world of banking is one of the main pillars of the financial services industry which covers all aspects of banking, from institutions to operations. Given its close relationship with the banking system, this industry also includes the management of financial funds, from cash to credit. The second pillar is the non-bank financial industry. This is an industry that deals with financial management. The non-bank financial industry is different from the banking

industry because they usually withdraw funds indirectly. The last pillar is the capital market. The transaction arena for investors and securities issuers carries out supply and demand for long-term securities (Mutiasari, 2020).

Companies perform many of the administrative tasks performed by corporate financial information systems. These administrative tasks include reporting the results of business operations by distinguishing the amount of goods and money listed in the notes, reporting financial reports to the Company's directors, and using various types of bookkeeping to monitor the movement of debts and assets (Miswan, 2019).

## **RESEARCH METHODS**

This research uses qualitative research with a case study approach. The case study approach was chosen because it allows researchers to conduct in-depth and detailed research about a particular phenomenon in a specific context. In this case, the phenomenon studied is the role of SIM in the financial industry in the BRI Mobile application. Research data was collected through observations made on customers' use of the BRI Mobile application.

## **RESULTS AND DISCUSSION**

### **Utilization of SIM via BRI Mobile in the Financial Industry**

BRI Mobile is a clear example of technological development that is so fast but still profitable for everyone. Fast financial transactions and payments via smartphone pamper all banking customers. BRI Mobile makes it easy for customers to carry out various banking transactions, such as transfers, balance checks, bill payments, and so on, whenever and wherever they are, just by using their smartphone (Kasengkang et al., 2023).

With BRI Mobile, it is easy for users to carry out online transactions via smartphone quickly and practically anytime and anywhere, as well as to shorten time in emergencies. Users can easily send funds between BRI accounts or to other banks. This is useful for sending money to friends, family, or even for business purposes (Rininda & Nurmalina, 2023).

### **Various Attractive Features of BRI Mobile**

#### **1. BRI Info**

The BRI Mobile search feature is one of the features that shows BRI's commitment to providing comprehensive services to its customers. This feature not only helps users find ATMs, branch offices and EPay stores, but also provides guidance on how to use BRI internet banking and Mobile banking, making it easier for customers to access all BRI digital banking services.

2. Contact BRI

If customers experience problems with BRI MOBILE, they can press the BRI contact to tell them what the problem is, and the BRI contact will provide instructions about the problem.

3. BRI e-Registration

This service is available for BRI bank customers who wish to apply for account bookkeeping via BRI MOBILE.

4. BRI Mobile Banking

BRI Mobile Banking makes it easy for users to carry out various banking transactions, from the most common such as balance checks and transfers, to more complex transactions such as bill payments and cardless cash withdrawals . Users can also access customer services and register for internet banking easily through this application.

5. BRI Internet Banking

BRI Internet Banking provides convenience for its customers by providing a special menu for activating mToken and IB Mobile. The process is easy and fast, with just a few steps, customers can activate these two important features.

6. QR Pay BRI

BRI's QR Pay is here as a smart answer to the need for non-cash payments in the digital era. By combining various payment methods in one platform, BRI's QR Pay makes transactions easier, practical and safe.

7. T-Bank

T-Bank is here as a practical solution for users who want to enjoy the convenience of Mobile banking without needing to open a bank account. Users can register their cellphone numbers in the BRI Mobile application and immediately use various T-Bank features for various financial transactions.

8. Brizzi

The BRIZZI Info feature can only be used by smartphones with the Near Field Communication (NFC) feature. If the device is owned, users can view balances, card details and transaction history. BRIZZI itself is BRI electronic money that can be used by both customers and non-customers to pay shops that collaborate with BRI.

## **Obstacles to Using BRI Mobile**

### 1. Network Constraints

A good network is required to access BRI MOBILE.

### 2. There are system improvements at BRI MOBILE

Another problem that causes Mobile banking to suddenly not be able to be used is because there is a problem in the system, such as a system repair. If the problem that causes Mobile banking to suddenly not be able to be used is caused by system repairs, then please wait until the system repair is complete.

### 3. Personal Data Protection Risks

Personal data protection is the first problem for banking in the digital era. As is known, valid customer data identity is required to register and access digital banking applications. It is very important that this customer data is properly protected so that it is not leaked or misused.

### 4. Strategic Challenges in Investing in Information Technology

Undoubtedly, digital growth requires investment in information technology to develop the availability of adequate resources to achieve the set targets. However, in order for this investment to reach its optimal potential and avoid losses, a planned and measurable strategy is needed

## **CONCLUSIONS AND RECOMMENDATIONS**

From the discussion above, it can be concluded that BRI Mobile can help customers carry out transactions quickly and efficiently anywhere and anytime using a smartphone and a good internet connection. Customers can access their bank accounts easily via the BRImo application on their smartphones, thanks to collaboration between BRI, banks and mobile operators. This benefits all parties, namely the bank gets more customers and increases customer trust, while customers get ease and comfort in transactions.

It is possible to offer better features than before, improve available services, and increase user security when using the BRI Mobile application to protect customers from fraud. As a banking company that has the ability to carry out transactions online, I suggest that the Mobile banking application features or menus should be more diverse and varied. This is intended to provide the maximum possible service to customers and give them transaction flexibility without time and space limits.

## REFERENCE LIST

- Faeni, D. P. (2024). Green Practices and Employees' Performance: The Mediating Roles of Green Human Resources Management Policies and Knowledge Development. *Journal of Infrastructure, Policy and Development*.
- Faeni, D. P. (2024). SERVQUAL measures: Indonesian government healthcare (BPJS) from a human resource perspective. *Journal of Infrastructure, Policy and Development*, 8(2), 1–21. <https://doi.org/10.24294/jipd.v8i2.2271>
- Faeni, D. P., Faeni, R. P., Riyadh, H. A., & Yuliansyah, Y. (2023). The COVID-19 pandemic impact on the global tourism industry SMEs: a human capital development perspective. *Review of International Business and Strategy*, 33(2), 317–327. <https://doi.org/10.1108/RIBS-08-2021-0116>
- Fitriani, D. (2023). Peranan Sistem Informasi Manajemen Terhadap Perkembangan E-Commerce Dalam Pengambilan Keputusan Bagi Usaha Umkm. *Jkpim : Jurnal Kajian Dan Penalaran Ilmu Manajemen*, 1(1), 1–14.
- Hariansyah, F. A., Wardani, N. H., & Herlambang, A. D. (2020). Analisis Pengaruh Kualitas Layanan Mobile Banking Terhadap Kepuasan dan Loyalitas Nasabah Pada Pengguna Layanan BRI Mobile Bank Rakyat Indonesia di Kantor Cabang Cirebon. *Pengembangan Teknologi Informasi Dan Ilmu Komputer*, 3(5), 9. <http://j-ptiik.ub.ac.id>
- Hariyanto, S. (2018). Sistem Informasi Manajemen. *Sistem Informasi Manajemen*, 9(1), 80–85. <https://jurnal-unita.org/index.php/publiciana/article/viewFile/75/69>
- Iskamto, D. (2016). Industri Keuangan Bank Syariah Nasional Indonesia Dalam. *JEBI (Jurnal Ekonomi Dan Bisnis Islam)*, December, 1–21. <http://journal.febi.uinib.ac.id/index.php/jebi/article/view/1>
- Izzatunnisa, Shalsabila, H., Budianto, E. W. H., & Dewi, N. D. T. (2023). Pemetaan Topik Penelitian Seputar Akad Istishna' pada Industri Keuangan Syariah: Studi Bibliometrik VOSviewer dan Literature Review. <https://doi.org/10.5281/zenodo.10037426>
- Kasengkang, D., Moniharapon, S., & Mandagie, Y. (2023). Pengaruh Kualitas Produk Dan Kualitas Layanan Bri Mobile (Brimo) Terhadap Kepuasan Nasabah Bri Unit Tumpaan. *Jurnal EMBA : Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 11(1), 1075–1084. <https://doi.org/10.35794/emba.v11i1.46860>
- Khansa, R., & Firdaus, R. (2024). Peran Sistem Informasi Dalam Meningkatkan Keunggulan Bersaing Perusahaan The Role of Management Information Systems in Increasing Company Competitive Advantage, 4169–4178.
- Mandiri, A., Yanto, E., & Metekohy, E. (2021). Pengaruh Kualitas Layanan Dan Kepercayaan Terhadap Kepuasan Nasabah Dalam Menggunakan Bri Mobile (Brimo). *Account*, 8(1), 1423–1430. <https://doi.org/10.32722/acc.v8i1.3874>
- Marginingsih, R. (2020). Kualitas Mobile Banking Terhadap Kepuasan Nasabah Bank BRI (Studi Pada Pengguna BRI Mobile di Kota Depok). *Moneter - Jurnal Akuntansi Dan Keuangan*, 7(1), 24–31. <https://doi.org/10.31294/moneter.v7i1.7475>

- Miswan, A. (2019). Perkembangan Dan Dampak Financial Technology (Fintech) Terhadap Industri Keuangan Syariah Di Jawa Tengah. 1, 105–112.
- Mutiasari, A. I. (2020). Perkembangan Industri Perbankan Di Era Digital. *Jurnal Ekonomi Bisnis Dan Kewirausahaan*, 9(2), 32–41. <https://doi.org/10.47942/iab.v9i2.541>
- Posumah, N. H., & Moridu, I. (2023). Revitalisasi Industri Keuangan: Tinjauan atas Perkembangan Terkini Fintech di Jawa Barat. *Jurnal Akuntansi Dan Keuangan West Science*, 2(03), 195–204. <https://doi.org/10.58812/jakws.v2i03.656>
- Rininda, B. P., & Nurmalina, R. (2023). Pengaruh Kualitas Layanan Mobile Banking Terhadap Kepuasan Nasabah Pt. Bank Rakyat Indonesia. *Journal of Applied Managerial Accounting*, 7(2), 221–229. <https://doi.org/10.30871/jama.v7i2.6639>