

ABSTRACT

This study aims to analyze the internal user experience of the BRIMEN application among credit operational officers and credit operational supervisors in four operational contexts, namely Urban–Micro, Urban–SME, Rural–Micro, and Rural–SME, and examine the role of Perceived Ease of Use (PEOU) and Perceived Usefulness (PU) on technology acceptance. The study used a mixed method approach with a descriptive case study design, where qualitative and quantitative data were collected through stratified sampling technique. The results of the study indicate that the acceptance of BRIMEN technology among Bank Rakyat Indonesia (BRI) employees is significantly influenced by Perceived Usefulness (PU) and Perceived Ease of Use (PEOU), where the perception of usefulness and ease of use are the main factors in shaping user experience in various operational contexts. The experience of using BRIMEN shows differences between urban and rural areas, as well as in the micro and SME segments. In urban areas, BRIMEN is perceived as more effective in supporting credit administration efficiency, document monitoring, and work process acceleration due to the support of relatively better infrastructure, role division, managerial support, and digital literacy, although there are still obstacles in the scanning process, and clarity of the approval flow. Conversely, in rural areas, BRIMEN implementation still faces structural challenges such as limited facilities, network quality, dual workload especially in Micro Segment, low digital readiness, and the use of legacy systems in parallel so that system utilization is not optimal. The research findings also show that perceptions of the ease and usefulness of using BRIMEN are strongly influenced by the quality of infrastructure, organizational support, clarity of SOPs, and user digital capabilities. Therefore, optimizing BRIMEN implementation requires contextual operational interventions through strengthening infrastructure, simplifying digital SOPs, structuring the division of work roles, improving system monitoring and notification features, and strengthening digital training and literacy so that the system's benefits can be felt more evenly across all BRI work units.

Keywords: *Technology Acceptance Model (TAM), Banking, Digitalization of Document Governance*