

ABSTRACT

This study aims to understand the experiences of Generation Z in using the BRImo application and to identify the role of digital marketing in the use of the application. The study employed a qualitative approach using a phenomenological method involving 19 Generation Z informants living in the Greater Jakarta area who had used BRImo for at least one year. Data were collected through in-depth interviews and TikTok social media observations as supporting data.

The results showed that digital marketing was not the main factor influencing Generation Z in using BRImo. Most informants used BRImo because of practical needs and social influences rather than digital marketing. BRImo was mostly used for daily transactions rather than as the primary application for long-term financial savings. The study also found that user-generated content (UGC) related to BRImo was not found among the main informants in Greater Jakarta, although TikTok observations indicated the potential influence of personal experience-based content on user perceptions.

Keywords: *Generation Z, BRImo, digital marketing, user-generated content, phenomenology.*

