

ABSTRACT

BRI's banking services are widely utilized by the public, yet a significant number of customers have not activated mobile banking for their transactions. Despite BRImo being recognized as one of the top-performing mobile banking applications in various surveys, its adoption remains relatively low, ranking below several competing mobile banking services. This study aims to analyze the relationship between customer satisfaction and loyalty, map the customer journey in using BRImo, identify pain points encountered by users, and develop optimization strategies to enhance customer satisfaction and loyalty.

This research adopts a mixed methods approach, involving 157 BRImo users in DKI Jakarta, with five participants selected for in-depth interviews. The findings reveal that more than 50% of respondents prioritize BRImo for their financial activities, although many still use mobile banking services from other banks. User experience is shaped by factors such as ease of use, feature completeness, transaction speed, feature limitations, and security concerns. While customer satisfaction is relatively high, the study highlights key areas for improvement to further enhance the BRImo user experience and strengthen customer loyalty.

Keywords: *BRImo Mobile Banking Services, Customer Journey Map, Pain Points, Optimization Strategy*

