

## **ABSTRACT**

*Digitalization era progressed rapidly in terms of information and technology-based system, mainly internet-based transactions. In the near future, a mobile banking-based system has enormous potential to provide cashless transaction services to the public. BRIMO was created to meet the public needs for cashless transactions. This study aims to determine what factors that's influence a customer's decision to use the BRIMO application. In this research, the researcher uses descriptive-qualitative method. Factors that determine customer's decision to choose BRIMO apps such as: customers didn't activate BRIMO Apps when they open a Bank account. Many of them use basic smartphones that limiting the features of BRIMO apps. Customers who are registered as BRI LINK Agents confuse with similarity between BRIMO apps and BRILINK Mobile features, instead they choose to use BRILINK Mobile than BRIMO apps daily. Customers self-confidence is the other reason for not using the apps. Customers are yet to belief the cashless transactions where it is heavily influenced by the stability of the internet network that differs in each region. The minimum presence of digital business ecosystem has resulted in minimum usage of the BRIMO apps as it is illustrated that both suppliers and consumers still use cash transactions. These factors cause customers to reluctantly use the BRIMO application as a cashless transaction.*

**Keywords: BRIMO, Cashless Transaction, Internet Banking, Businessman**