

ABSTRACT

The Covid-19 pandemic demands that banking technology services become a necessity and are increasing. This is captured as a very good opportunity for PT. Bank BNI (Persero) Tbk. The Jakarta Senayan area is taking strategic action, namely on 23 August 2021 launching a new digital-based product, namely BNIFX. The problem is that until 2022, out of 4,081 customers in the wholesale group, which is the main segment, only 3 (three) customers have transacted through BNIFX (0.0007%). Based on this, this research is intended to investigate the factors that encourage customers to make transactions at BNIFX and what added value has been obtained; factors that cause customers not to make transactions on BNIFX products and products that are more desirable; as well as investigate the strategy carried out by the management of the possible risk of BNIFX rejection.

This type of research uses a qualitative design, the main data source obtained by open interviews. The informants were determined from the total sale group customers, each of 3 (three) customers who had and had not made transactions with BNIFX, then 1 (one) informant from the management of the treasury division. Analysis technique with descriptive qualitative interpretive approach.

The results of this study obtained the concept that: (1). For those who have used BNIFX because the data becomes very real time, time is more efficient and effective, cut off, pricing and trust. Related to this, there is no significant added value. (2). The main reason for those who haven't used BNIFX is because they are afraid of adapting to the new system, so the product that is more in demand is BNI direct. (3). The main strategy undertaken is to optimize a very wide network of branch offices (both domestic and overseas), increase knowledge for potential customers, improve promotion techniques.

Keywords : BNIFX, wholesale, driving factors, driving factors, marketing strategy.