

ABSTRACT

This study aims to analyze the factors that influence the adoption and use of the BRImo Super Apps application by the millennial generation, as well as to understand the experiences and perceptions of BRI Bank Makassar Regional Office Unit customers towards the application. Using a mixed method approach, this study combines qualitative methods as the main method to understand the dynamics of BRImo usage in the context of a sustainable economy. The results of the study indicate that the main factors influencing the use of BRImo by millennial consumers include ease of use, availability of relevant features, security, social influence, and promotions and incentives. Ease of navigation and features such as interbank transfers without admin fees, bill payments, e-wallets, QRIS, and responsive customer support increase the use of this application. In addition, millennial customers' perceptions of BRImo are generally positive, with appreciation for the insightful interface and ease of conducting digital transactions. The most attractive features for customers include transactions free of admin fees, ease of bill payments, use of e-wallets, and responsive 24/7 customer service. In addition, the integrated investment feature is also starting to attract the interest of millennial customers who want to invest in an easy and safe way. Overall, this study provides insights that can be used to design more effective marketing and service development strategies to increase the attraction and retention of millennial customers at Bank BRI Makassar Regional Office Unit.

Keywords: Super Apps BRImo, technology implementation, millennial generation, digital banking, user experience.