ABSTRACT

This study aims to analyze the effectiveness of QLola Cash Management usage among corporate customers in BRI Region 7/Jakarta 2, covering its implementation process, feature utilization, factors influencing its use, and efforts to optimize the service. The study employed a qualitative approach with a multiple-case study design. Data were collected through in-depth interviews, observations, and documentation involving ten informants directly engaged in the use of QLola Cash Management across nine companies. The data were analyzed using within-case and cross-case analyses, with the Technology Acceptance Model (TAM), Technology–Organization–Environment (TOE) Framework, and the concept of digital system effectiveness serving as analytical perspectives. The findings indicate that QLola has become part of companies' operational activities; however, the level of readiness, implementation maturity, and perceived effectiveness varies across companies. Feature utilization is need-based, indicating that effectiveness is determined not merely by frequency of use but primarily by the alignment between QLola features and companies' business processes. From the TAM perspective, user acceptance is reflected in Perceived Usefulness and Perceived Ease of Use, while the TOE perspective demonstrates that usage effectiveness is influenced by technological reliability, organizational readiness, user competence, management support, BRI assistance, and environmental conditions. The study also identifies three contextual factors—Business-Process Fit, User Experience, and Product Knowledge—that further explain variations in effectiveness across companies. Barriers include system stability, network conditions, transaction processes, access management, and limited knowledge of available features. Therefore, improving QLola effectiveness requires enhanced system reliability, simplified processes and user interfaces, continuous assistance, feature education, and better alignment of services with companies' business needs.

Keywords: Digital Banking, Effective Use, Multiple-Case Study, QLola Cash Management

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