



# ANALYSIS OF BRIGUNA DIGITAL INFORMATION SYSTEM IMPLEMENTATION IN IMPROVING BRIGUNA CREDIT EFFICIENCY AT BRI SRIWIJAYA BRANCH OFFICE

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## Abstract :

*This study analyzes the implementation of the Briguna Digital Information System in improving credit efficiency at the Bank Rakyat Indonesia (BRI) Sriwijaya Branch. The rapid advancement of information technology has driven the banking industry to adopt digital systems to enhance operational effectiveness, data accuracy, and service quality. The main issue addressed in this research is the inefficiency of manual credit processes, which previously required long processing times and caused high administrative workloads. The purpose of this research is to determine how the implementation of Briguna Digital contributes to enhancing the efficiency of Briguna credit services in terms of processing speed, data accuracy, employee performance, and customer satisfaction. This study employs a descriptive qualitative method, using observation, interviews, and documentation as data collection techniques. The results show that Briguna Digital significantly reduced the average credit processing time from 5–7 working days to 2–3 days, decreased data entry errors by 41%, and improved customer satisfaction by 35%. The system also increased employee productivity by minimizing manual verification and paperwork through integrated digital processing. Despite these improvements, challenges remain, including limited digital literacy among senior employees and occasional network instability. Overall, Briguna Digital supports BRI's digital transformation strategy by creating a more efficient, transparent, and technology-driven banking service model that aligns with the national goal of strengthening financial inclusion through digital innovation.*

**Keywords :** Briguna Digital, Information System, Credit Efficiency, Digital Transformation, Banking Services

## INTRODUCTION

The banking sector has undergone profound transformation as a result of rapid developments in information and communication technology. Digitalization has become a strategic necessity rather than an optional innovation, driven by increasing customer expectations, competitive pressures, and regulatory demands for transparency and efficiency. In Indonesia, digital banking has experienced significant growth, as reflected in the exponential increase in digital transaction volumes reported by Bank Indonesia. This trend highlights the growing reliance of both institutions and customers on technology-based financial services.

Digital transformation in banking encompasses more than the automation of existing processes; it involves the redesign of business models, workflows, and service delivery mechanisms to achieve higher efficiency and value creation.



Information systems play a central role in this transformation by enabling faster data processing, reducing operational costs, and improving decision-making accuracy. In the context of credit services, digital systems are particularly crucial, as credit processing requires accurate data verification, risk assessment, and compliance with regulatory standards.

Bank Rakyat Indonesia (BRI), as one of Indonesia's largest state-owned banks, has consistently positioned itself at the forefront of digital innovation to support national financial inclusion goals. One of BRI's flagship digital initiatives is the Briguna Digital Information System, which was developed to modernize Briguna credit services. Briguna credit is a consumer loan product primarily targeted at salaried employees, with repayment mechanisms based on payroll deductions. Due to its large customer base, efficiency in Briguna credit processing is critical for maintaining service quality and operational sustainability.

Before the implementation of Briguna Digital, the credit application process at BRI Sriwijaya Branch relied on manual procedures, including physical document submission, repetitive data entry, and sequential verification stages. These practices often resulted in processing delays, high administrative burdens, and increased potential for human error. Customers frequently experienced long waiting times, while employees faced heavy workloads associated with document handling and data reconciliation.

The introduction of Briguna Digital aimed to address these challenges by integrating credit application, verification, approval, and monitoring processes into a single digital platform. The system was designed to streamline workflows, improve data accuracy, and enhance transparency throughout the credit lifecycle. Previous studies have demonstrated that integrated information systems can significantly improve operational efficiency and service quality in banking institutions. However, empirical analysis at the branch level remains essential to understand the real-world impact of such systems.

Therefore, this study focuses on analyzing the implementation of Briguna Digital at the BRI Sriwijaya Branch Office. The research seeks to answer the following key question: how does the Briguna Digital Information System contribute to improving the efficiency of Briguna credit services in terms of processing speed, data accuracy, employee productivity, and customer satisfaction? By addressing this question, the study provides practical insights for banking institutions seeking to optimize digital credit services and contributes to the broader discourse on digital transformation in the financial sector.

## **RESEARCH METHOD**

This study employs a descriptive qualitative research approach to examine the implementation and impact of the Briguna Digital Information System at BRI Sriwijaya Branch Office. The qualitative approach was chosen to capture in-depth insights into operational changes, user experiences, and organizational dynamics associated with the transition from manual to digital credit processing.

Data were collected using three primary techniques: observation, interviews, and documentation. Observation was conducted by directly monitoring the Briguna credit service workflow before and after the implementation of Briguna Digital. The researcher observed daily operational activities, including credit application submission, data verification, approval processes, and customer interactions. This method enabled the identification of procedural changes, time efficiency improvements, and reductions in manual workloads.

Interviews were carried out using a semi-structured format to allow flexibility while maintaining focus on key research objectives. Informants included credit officers responsible for processing Briguna credit applications, information technology staff involved in system maintenance, and customers who had experienced both manual and digital credit processes. The interviews explored perceptions of system usability, efficiency gains, challenges encountered, and overall satisfaction with Briguna Digital.

Documentation analysis involved reviewing internal documents such as standard operating procedures, credit performance reports, processing time records, and customer satisfaction surveys. These documents provided empirical evidence to support findings derived from observations and interviews and enhanced the credibility of the analysis through data triangulation.

The collected data were analyzed using thematic analysis. Information obtained from observations, interviews, and documentation was systematically coded and categorized based on key themes related to efficiency, accuracy, productivity, and satisfaction. Comparative analysis was conducted to assess differences in operational performance before and after the implementation of Briguna Digital.

## **FINDINGS AND DISCUSSION**

The results show that Briguna Digital has significantly improved efficiency and operational performance. Before implementation, credit processing required **5-7 working days**, whereas after digitalization, it decreased to **2-3 days**.

<b>Evaluation Aspect</b>	<b>Before Digital</b>	<b>After Digital</b>	<b>Change</b>
Average Processing Time	5-7 days	2-3 days	55%
Data Entry Error Rate	12%	7%	41%
Physical Documents Customer	±12 sheets	0 (digital)	100%

Customer Satisfaction (Scale 1-5)	3,4	4,6	+35%
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One of the most significant outcomes of Briguna Digital implementation is the reduction in credit processing time. Prior to digitalization, Briguna credit processing typically required 5-7 working days. This duration was largely attributable to manual document verification, repeated data entry, and sequential approval stages.

After the implementation of Briguna Digital, the average processing time decreased to 2-3 working days. The system enables parallel processing of verification tasks, real-time data validation, and faster approval workflows. This improvement represents a reduction of approximately 55% in processing time, demonstrating the effectiveness of digital integration in accelerating service delivery.

Manual credit processing is inherently prone to data entry errors, particularly when information must be repeatedly recorded across multiple forms and systems. The introduction of Briguna Digital significantly reduced data entry errors by approximately 41%. Automated validation features and integrated databases minimized inconsistencies and ensured that customer information remained accurate and up to date throughout the credit lifecycle.

Improved data accuracy also enhances risk management by providing reliable information for credit assessment and monitoring. This finding aligns with previous research emphasizing the role of digital systems in strengthening data governance and reducing operational risk in banking.

Briguna Digital has also contributed to increased employee productivity. By eliminating physical document handling and redundant verification steps, employees can focus on analytical tasks and customer engagement rather than administrative routines. Credit officers reported a noticeable reduction in workload intensity, allowing them to process a higher volume of applications without compromising accuracy.

The transition to digital workflows also improved coordination among departments, as information could be accessed and shared in real time. This integration reduced bottlenecks and enhanced overall operational efficiency.

Customer satisfaction improved significantly following the implementation of Briguna Digital. Survey data indicate an increase in satisfaction scores from an average of 3.4 to 4.6 on a five-point scale, representing a 35% improvement. Customers highlighted faster processing times, reduced paperwork, and greater transparency as key factors contributing to their satisfaction.

Digital tracking features enabled customers to monitor the status of their applications, reducing uncertainty and enhancing trust in the service process. This transparency is a critical component of customer-centered banking services in the digital era.

Despite its positive impact, Briguna Digital implementation faced several

challenges. Limited digital literacy among senior employees initially hindered system adoption, necessitating additional training and support. Occasional network instability also disrupted system performance, underscoring the importance of robust infrastructure in digital banking initiatives.

These challenges highlight that technological innovation must be accompanied by organizational readiness and continuous capacity building to achieve sustainable benefits.

## **CONCLUSION**

The implementation of the Briguna Digital Information System at BRI Sriwijaya Branch Office has demonstrably improved the efficiency of Briguna credit services. The system reduced processing time, enhanced data accuracy, increased employee productivity, and significantly improved customer satisfaction. By replacing manual workflows with integrated digital processes, Briguna Digital supports BRI's strategic objectives in digital transformation and financial inclusion.

However, to maximize the system's potential, continued investment in digital infrastructure and employee training is essential. Addressing challenges related to digital literacy and network reliability will further strengthen the effectiveness of Briguna Digital.

Overall, Briguna Digital represents a critical milestone in BRI's journey toward a sustainable, data-driven, and customer-oriented banking service model. The findings of this study provide valuable insights for banking institutions seeking to optimize digital credit services and contribute to the growing body of knowledge on information systems implementation in the financial sector.

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