



DIGITIZATION OF HOME OWNERSHIP CREDI APPLICATION PROCEDURES AT BANK MANDIRI PURWOKERTO AREA THROUGH CONSUMER LOAN UNIT

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Abstract

Digitizing the procedure for applying for Home Ownership Loans (HOL) at Bank Mandiri Purwokerto Area has become one of the strategic steps in improving the efficiency, speed, and accuracy of the banking service process. Along with the development of information technology, Bank Mandiri Purwokerto Area implements a digital system to make it easier for customers to apply for mortgages in a more transparent and integrated manner. The submission procedure, which previously relied on manual processes and physical documents, has now shifted to a digital-based system that allows for automatic data verification, online form filling, and real-time monitoring of application status. This study aims to analyze the impact of digitalization on the mortgage application process at Bank Mandiri Purwokerto Area, by highlighting aspects of time efficiency, ease of access for customers, and increased data accuracy. The methods used in this study include direct work practices, observations, field studies in several areas, interviews with related employees and analysis of the system applied. The results of the study show that digitizing the mortgage application procedure not only speeds up the process, but also increases customer satisfaction levels and reduces the risk of administrative errors. However, challenges such as the limitations of digital literacy among some customers need further attention. In conclusion, digitalization makes a positive contribution to the quality of banking services, but it needs to be balanced with digital education to maximize the benefits of this system.

Keywords: *Digitalization, Home Ownership Credit, Information System, Bank Mandiri.*

Abstract

Digitalisasi prosedur pengajuan Kredit Pemilikan Rumah (KPR) di Bank Mandiri Area Purwokerto menjadi salah satu langkah strategis dalam meningkatkan efisiensi, kecepatan, dan ketepatan proses layanan perbankan. Seiring dengan perkembangan teknologi informasi, Bank Mandiri Area Purwokerto mengimplementasikan sistem digital untuk memudahkan nasabah dalam pengajuan KPR secara lebih transparan dan terintegrasi. Prosedur pengajuan yang sebelumnya mengandalkan proses manual dan dokumen fisik, kini beralih ke sistem berbasis digital yang memungkinkan verifikasi data secara otomatis, pengisian formulir secara online, dan pemantauan status pengajuan secara real-time. Penelitian ini bertujuan untuk menganalisis dampak digitalisasi terhadap proses pengajuan KPR di Bank Mandiri Area Purwokerto, dengan menyoroti aspek efisiensi waktu, kemudahan akses bagi nasabah, dan peningkatan akurasi data. Metode yang digunakan dalam penelitian ini antara lain praktik kerja langsung, observasi, studi lapangan di



beberapa area, wawancara dengan karyawan terkait dan analisis terhadap sistem yang diterapkan. Hasil penelitian menunjukkan bahwa digitalisasi prosedur pengajuan KPR tidak hanya mempercepat proses, tetapi juga meningkatkan tingkat kepuasan nasabah dan mengurangi risiko kesalahan administrasi. Namun, tantangan seperti keterbatasan literasi digital di antara beberapa nasabah perlu mendapat perhatian lebih lanjut. Kesimpulannya, digitalisasi memberikan kontribusi positif terhadap kualitas layanan perbankan, namun perlu diimbangi dengan edukasi digital untuk memaksimalkan manfaat dari sistem ini.

Kata kunci: Digitalisasi, Kredit Pemilikan Rumah, Sistem Informasi, Bank Mandiri.

A. INTRODUCTION

In the ever-evolving digital era, the banking sector in Indonesia faces challenges to adapt to technology to improve efficiency and service quality. One of the services that is very important for customers is Home Ownership Loans, which is one of Bank Mandiri's flagship products. However, even though digital technology has been widely used in various aspects of banking, the mortgage application procedure at Bank Mandiri still relies heavily on the manual system. This manual process, which involves filling out physical forms, collecting documents in person, and verifying data manually, not only slows down workflows, but also increases the risk of errors and data inaccuracies.

The use of a manual system in applying for a mortgage results in a longer process, uncertainty in monitoring the status of the application, and dependence on the large number of human resources involved in each stage. This leads to a lack of transparency, as well as reduced customer comfort and satisfaction. In addition, the risk of loss or damage to physical documents is also a serious problem in this system.

To overcome these problems, there are several solutions that can be applied. First, training for Bank Mandiri employees in the Purwokerto Area to understand how

to use digital technology. Second, improving infrastructure and cooperation with internet service providers to improve the quality and coverage of connections. Third, education and socialization to customers need to be carried out to help them understand how to apply for a mortgage digitally, so that it can increase the adoption of technology. The security of customer data must also be strengthened by the use of encryption and two-factor authentication to protect personal information. Simplification of procedures and submission forms also needs to be done to make it more accessible to customers. Finally, responsive customer service must be provided to help customers who are experiencing difficulties in the digitalization process. With the implementation of these solutions, Bank Mandiri can increase efficiency and convenience in applying for mortgages for customers.

B. IMPLEMENTATION AND METHODS

The internship will be held at Bank Mandiri Purwokerto Area on August 19 - December 13, 2024, this internship aims to increase understanding of the procedure for applying for home ownership loans. The methods used in this study include direct work practices, observations, field studies in several



areas, interviews with related employees and analysis of the system applied.

Table 1. internship operating hours

Working days	Working Hours	Break Time
Monday – Friday	07.15 – 16.30	12.00 – 13.00

Activities during the MBKM internship at Bank Mandiri Purwokerto Area with a duration of 4 months are as follows:

1. Assisting in the implementation of customer contracts at Bank Mandiri Purwokerto Area. refers to the legal process in which the customer receives a decision to grant credit or loan, especially in products such as Home Ownership Loans, which is followed by the transfer of rights to the purchased unit (such as a house or apartment) to the customer. This process usually occurs after credit approval has been granted and various administrative documents and verification procedures have been completed.
2. Upload the cooperation agreement on the Mortgage & Sytem Assurances Portal (MAPS) on the internal page of Bank Mandiri specifically for Consumer Loan.
3. Carrying out a job fair and offering craft internship job vacancies for teller and marketing sales positions at Bank Mandiri, this activity was carried out at Graha Widiyatama Unsoed.

4. Carrying out Livin' By Mandiri activities which were carried out in several places, namely: Wage Market and Harapan Bangsa University. Livinization at Bank Mandiri is a term that refers to the process of digitization or the application of digital platform-based technology to improve various banking services at Bank Mandiri. This livinization is better known as the transformation of traditional banking services towards a more modern system and integrated with information technology, including the use of applications, online systems, and other digital-based services.

C. RESULTS AND DISCUSSION

The implementation of digitization of Home Ownership Loan applications at Bank Mandiri Purwokerto Area has provided significant results, including an increase in the speed of the process, where applications that previously took a long time can now be completed in less than 5 working days. In addition, customers can apply for a mortgage online without having to come to a branch, which makes it easier to access services anytime and anywhere. The reduced use of physical documents and manual administration also allows banks to reduce operational costs. No less important, this digitalization increases customer satisfaction because it provides better convenience, speed, and transparency in the mortgage application process.

The outputs of digital



implementation can be seen in the form of increased efficiency, convenience, security and the reduction of administrative errors that often occurred in the previous manual system. As an indicator of the success of this output, it also includes mortgage application services that are completed faster with the support of a more structured system. The main drivers of the system's success are the commitment to increasing technological capacity and understanding of new systems, while the barriers can include challenges in terms of user training and the readiness of adequate technology infrastructure.

D. CLOSING

Conclusion

The digitization of the Home Ownership Loan application procedure at Bank Mandiri Purwokerto Area through the Consumer Loan Unit has had a significant positive impact. The implementation of the digital system not only speeds up the application process, but also provides easy access for customers without having to visit a physical branch. Reducing operational costs and increasing customer satisfaction are also the main results of this digitalization. However, challenges such as customer resistance to technology, limited internet infrastructure, and data security issues remain things that need to be overcome to ensure the successful implementation of this system on a sustainable basis.

Suggestion

To increase the effectiveness of digitizing the mortgage application procedure, some suggestions that can be applied are:

1. Intensive Education and Socialization: Bank Mandiri needs to continue its educational efforts to improve customers'

understanding of digital systems, especially for customers who are not familiar with technology.

2. Improving Technological Infrastructure: Bank Mandiri should work with internet service providers to expand and improve network quality in areas with low connectivity.
3. Strengthening Data Security: Customer data security must continue to be strengthened with the latest technology, such as encryption and two-factor authentication, to maintain customer trust.
4. Verification System Optimization: Further integration with external agencies and automation of the verification process can speed up submissions and reduce administrative burden.
5. Improved Customer Service: Providing more responsive customer service, both through digital and physical channels, will help customers who need technical assistance in the mortgage application process.

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Diploma International Conference 2025
FEB UNSOED

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