

bca mbanking

bca mbanking has revolutionized the way customers interact with their banking services, offering a seamless, convenient, and secure platform to manage finances anytime and anywhere. As a leading digital banking solution in Indonesia, BCA Mobile Banking (BCA mBanking) provides a comprehensive suite of features designed to meet the diverse needs of its users. Whether you're checking your account balance, transferring funds, paying bills, or accessing other financial services, BCA mBanking ensures that these tasks are just a few taps away, making banking more accessible and efficient than ever before.

Understanding BCA mBanking

BCA mBanking is the mobile banking service offered by Bank Central Asia (BCA), one of Indonesia's largest and most trusted banks. This service allows customers to perform banking transactions via their smartphones or tablets without visiting a physical branch. By integrating advanced technology with user-friendly interfaces, BCA mBanking aims to deliver a smooth banking experience that prioritizes security, convenience, and speed.

Key Features of BCA mBanking

- Account balance inquiries
- Funds transfers (interbank and intra-bank)
- Bill payments (utilities, credit cards, etc.)
- Mobile top-up and e-wallet transactions
- Transaction history and account statements
- Managing multiple accounts
- Access to BCA Virtual Account for payments
- Security features like OTP and biometric login

How to Register for BCA mBanking

Getting started with BCA mBanking is straightforward. Customers can register through various channels, including ATMs, branch visits, or via the BCA mobile app.

Registration via ATM

1. Insert your BCA ATM/debit card and enter your PIN.
2. Select the “Other Transactions” menu.
3. Choose “Register for mBanking.”
4. Follow the prompts to set up your login details.
5. You will receive a temporary password or activation code.
6. Download the BCA Mobile app and log in using your registration details.

Registration via Branch

- Visit your nearest BCA branch.
- Request to register for BCA mBanking.
- Complete the registration form provided by the bank staff.
- Receive your login credentials and instructions.
- Download the app and activate your account.

Registration via BCA Mobile App

1. Download and install the BCA Mobile app from Google Play Store or Apple App Store.
2. Open the app and select “Register.”
3. Enter your customer ID or card number, along with other required details.
4. Follow the on-screen instructions to set your PIN and security features.

5. Complete the registration and start using BCA mBanking.

How to Use BCA mBanking

Once registered, users can access a wide array of banking services through the BCA Mobile app. Here's a step-by-step guide on common transactions.

Logging In to Your BCA mBanking Account

- Open the BCA Mobile app.
- Enter your User ID and PIN.
- Optional: Enable biometric login (fingerprint or facial recognition) for quicker access.

Performing Transactions

1. **Checking Account Balance:** From the dashboard, select the account to view your current balance.
2. **Funds Transfer:**
 - Choose "Transfer" from the menu.
 - Input recipient details (account number, bank code, or Virtual Account).
 - Enter the transfer amount.
 - Confirm the transaction with OTP or biometric verification.
3. **Bill Payments:**
 - Select "Pay Bills."
 - Choose the biller category (utilities, credit cards, etc.).
 - Input the bill details and amount.

- Verify and authorize the payment.

4. **Mobile Top-Up:**

- Navigate to “Top Up” or “Mobile Recharge.”
- Select your provider and input your phone number.
- Enter the recharge amount and confirm.

5. **Viewing Transaction History:** Access your recent transactions and account statements under the “History” menu.

Security Features of BCA mBanking

Security is a top priority for digital banking platforms, and BCA mBanking employs multiple layers of protection to ensure your data and funds are safe.

Key Security Measures

- **One-Time Password (OTP):** Used for transaction authorization, sent via SMS or email.
- **Biometric Authentication:** Fingerprint or facial recognition for quick and secure login.
- **Encrypted Data Transmission:** All data exchanged between your device and the bank servers is encrypted.
- **Device Binding:** The app may register your device, adding an extra layer of security.
- **Regular Security Updates:** The app receives updates to address vulnerabilities and improve security protocols.

Best Practices for Safe Usage

- Keep your app updated to the latest version.

- Use strong, unique passwords and change them regularly.
- Enable biometric login for added security.
- Do not share your login credentials with anyone.
- Be cautious of phishing attempts and avoid clicking suspicious links.
- Log out after completing transactions, especially on shared devices.

Advantages of Using BCA mBanking

Adopting BCA mBanking offers numerous benefits that enhance your banking experience.

Convenience and Accessibility

- Bank anytime, anywhere — 24/7 access
- No need to visit physical branches for routine transactions
- Manage multiple accounts from a single platform

Time-Saving Features

- Quick transfers and bill payments
- Instant notifications for transactions
- Automated reminders for bill due dates

Cost-Effective

- Reduced need for physical visits and paperwork
- Lower transaction fees compared to traditional banking methods

Enhanced Security

- Advanced security protocols protect your funds
- Biometric authentication reduces risks of unauthorized access

Customer Support Integration

- Access to customer service chat or contact options within the app
- Real-time assistance for troubleshooting issues

Common Troubleshooting and Support

While BCA mBanking is designed to be user-friendly, users may encounter occasional issues. Here are some common problems and solutions.

Forgotten PIN or Login Issues

- Use the “Forgot PIN” option within the app.
- Follow prompts to reset your PIN via OTP verification.
- If issues persist, contact BCA customer service.

App Crashes or Not Responding

- Ensure your app is updated to the latest version.
- Restart your device.
- Clear app cache or reinstall the app if necessary.

Transaction Failures

- Check your internet connection.
- Verify your account balance and details.
- Ensure OTP or biometric verification was correctly entered.
- Contact customer support if problems persist.

Customer Support Channels

- Phone: Contact BCA Customer Service at 1500888
- Chat: Use the in-app chat feature
- Branch Visit: For in-person assistance

Frequently Asked Questions

How do I register for BCA mobile banking?

To register for BCA mobile banking, you need to have a BCA account and activate your internet banking. Download the BCA Mobile app, then follow the registration process by entering your customer ID, ATM card details, and creating a PIN. You can also register via ATM or branch for additional security.

What features are available in BCA mobile banking?

BCA mobile banking offers a wide range of features including fund transfers, bill payments, mobile top-ups, account inquiries, transaction history, cardless ATM withdrawals, and access to BCA virtual accounts for business transactions.

Is BCA mobile banking secure to use?

Yes, BCA mobile banking employs multiple security measures such as encryption, secure PIN, biometric authentication (fingerprint or face recognition), and device registration to ensure your

transactions and data are protected.

How do I reset my BCA mobile banking PIN if I forget it?

To reset your PIN, you can visit a BCA ATM, using your ATM card and PIN, to change your mobile banking PIN. Alternatively, contact BCA customer service or visit a branch for assistance with resetting your PIN securely.

Are there any fees for using BCA mobile banking services?

Most BCA mobile banking services are free of charge, but certain transactions like fund transfers to other banks or international transfers may incur fees. It's recommended to check the latest fee schedule on BCA's official website or app.

What should I do if I suspect fraudulent activity on my BCA mobile banking account?

If you suspect fraud or unauthorized transactions, immediately contact BCA customer service at their emergency hotline, block your mobile banking access through the app or ATM, and visit the nearest branch to report the issue and secure your account.

Additional Resources

BCA mBanking: An In-Depth Review of Indonesia's Leading Mobile Banking Solution

In an era where digital convenience shapes financial transactions, BCA mBanking has emerged as one of Indonesia's most prominent mobile banking platforms. Developed by Bank Central Asia (BCA), this service aims to deliver seamless, secure, and efficient banking experiences directly to users' smartphones. As Indonesia's banking landscape rapidly evolves, understanding the features, security protocols, user experience, and overall value proposition of BCA mBanking becomes essential for both existing customers and prospective users. This article provides a comprehensive, analytical review of BCA mBanking, highlighting its core components, benefits, challenges, and future prospects.

Understanding BCA mBanking: An Overview

What is BCA mBanking?

BCA mBanking is a mobile banking application designed by Bank Central Asia, one of Indonesia's largest and most reputable banks. Launched to bridge the gap between traditional banking and digital needs, this platform allows users to perform a wide array of banking transactions via their smartphones. Whether it's checking account balances, transferring funds, paying bills, or managing investments, BCA mBanking consolidates these functionalities into an accessible mobile interface.

The platform is available for both Android and iOS devices, ensuring broad accessibility. It aims to provide users with a banking experience that is not just convenient but also secure, reliable, and tailored to the digital lifestyle.

Key Offerings of BCA mBanking

BCA mBanking encompasses several core features, including:

- Account Management: View balances, transaction history, and account details.
- Fund Transfers: Transfer money domestically via BCA Virtual Account, interbank transfers using BI-RTGS or SKN (Sistem Kliring Nasional).
- Bill Payments: Pay utility bills, internet, mobile top-ups, and other services.
- Card Management: Activate/deactivate debit or credit cards, block cards, and check card details.
- Investment Services: Access to BCA's investment products like bonds and mutual funds.
- QR Code Payments: Enable quick merchant payments through QR codes.
- Customer Support: Chat or contact customer service directly within the app.

This comprehensive suite of services positions BCA mBanking as a one-stop digital banking solution catering to the diverse needs of Indonesian consumers.

Security and Privacy Measures

Ensuring User Security

Security is paramount in digital banking, and BCA mBanking employs multiple layers of protection to safeguard user data and transactions:

- Two-Factor Authentication (2FA): Users must authenticate transactions with a PIN, password,

or biometric verification (fingerprint or facial recognition).

- Encryption Protocols: End-to-end encryption ensures that sensitive data transmitted between the user's device and BCA servers remains confidential.
- Device Binding: The app links user accounts to specific devices, reducing the risk of unauthorized access.
- Session Timeout: Automatic logouts after periods of inactivity prevent unauthorized use if the device is left unattended.
- Fraud Detection Algorithms: BCA employs real-time monitoring to identify suspicious activities and alert users immediately.

Privacy Policy and Data Handling

BCA adheres to Indonesia's data privacy regulations, ensuring that user information is collected, stored, and processed responsibly. The company maintains strict confidentiality protocols and does not share customer data with third parties without explicit consent, except where legally mandated.

Despite these measures, users are encouraged to practice best security habits, such as avoiding public Wi-Fi networks during transactions, regularly updating app versions, and safeguarding their PINs and login credentials.

User Experience and Interface Design

Design Philosophy and Usability

BCA mBanking's user interface (UI) emphasizes simplicity and clarity, catering to a broad demographic, including those less familiar with digital banking. The design incorporates:

- Intuitive Navigation: Clear menu icons and logical transaction flows.
- Personalization: Customizable dashboards display frequently used services.
- Responsive Layout: Compatibility across various device sizes and orientations.
- Language Options: Primarily Bahasa Indonesia, with English support for international users.

The app's usability has been praised for its straightforward process flows, enabling users to complete transactions with minimal steps.

Performance and Reliability

In terms of performance, BCA mBanking demonstrates high reliability, with minimal downtime reported. Regular updates and maintenance ensure compatibility with the latest device operating systems. However, during peak times or system upgrades, users might experience

brief delays or temporary access issues, which BCA addresses promptly.

Advantages of BCA mBanking

Convenience and Accessibility

- 24/7 Banking: Users can perform transactions anytime and anywhere, removing the need for physical branch visits.
- Time-Saving: Quick transaction processes reduce waiting times.
- Broader Reach: Especially beneficial in remote or underserved areas where physical branches may be sparse.

Cost-Effectiveness

- Lower Transaction Fees: Digital transactions often incur reduced fees compared to traditional methods.
- Promotions and Discounts: BCA occasionally offers cashback or discounts for specific transactions via mBanking.

Enhanced Financial Management

- Real-Time Monitoring: Instant updates on account balances and transaction statuses.
- Financial Insights: Spend analysis and expenditure categorization help users manage their finances better.
- Bill Management: Scheduled payments and reminders prevent late fees.

Integration with Other Digital Services

- E-Wallets and Digital Payments: Compatibility with various e-wallets and QR code-based payment systems.
- Investment Platforms: Access to BCA's investment products through the app simplifies wealth management.

Challenges and Limitations

Security Risks and User Responsibility

Despite robust security measures, digital platforms are inherently susceptible to cyber threats such as phishing, malware, or account hacking. Users must remain vigilant, avoiding suspicious links, safeguarding credentials, and enabling biometric security features.

Technical Issues and System Downtime

Like any digital service, BCA mBanking occasionally faces outages or glitches, especially during high traffic periods or system updates. Such disruptions can temporarily hinder access to banking services, though BCA typically communicates proactively about maintenance schedules.

Digital Divide and User Adaptability

While smartphone penetration is high in Indonesia, segments of the population, especially older adults or those in rural areas, may find digital banking less accessible due to limited digital literacy or device affordability.

Regulatory and Compliance Challenges

Rapid technological innovations require continuous updates to comply with evolving regulations. Ensuring compliance while maintaining user-friendly interfaces can be complex.

Comparative Analysis with Other Mobile Banking Platforms

Strengths of BCA mBanking

- Market Leadership: BCA holds a significant share in Indonesia's banking sector, translating into widespread acceptance and trust.
- Feature-Rich Platform: Extensive functionalities surpass many competitors' offerings.

- Strong Security Measures: Leading in implementing security protocols tailored for digital banking.

Areas for Improvement

- User Education: Enhancing tutorials and onboarding processes for first-time users.
- Integration Enhancements: Expanding partnerships with fintech and e-commerce platforms.
- User Interface Modernization: Continual UI/UX updates to match global digital banking standards.

When compared to other Indonesian mobile banking apps like Mandiri Online or BRI Mobile, BCA mBanking often scores higher in feature diversity and security. However, some competitors may excel in offering more aggressive promotional campaigns or lower fees.

Future Outlook and Innovation Trajectories

Emerging Technologies and BCA's Strategy

BCA is actively investing in emerging technologies such as artificial intelligence (AI), machine learning, and blockchain to enhance its digital banking services. Potential future developments include:

- AI Chatbots: Providing real-time, automated customer support.
- Biometric Authentication: Enhanced login and transaction security.
- Open Banking APIs: Facilitating third-party integrations for richer financial services.
- Personalized Financial Advisory: Leveraging data analytics to offer tailored financial advice.

Expanding Digital Ecosystem

BCA aims to evolve beyond traditional banking by integrating its mBanking platform into a broader digital ecosystem involving e-commerce, healthcare, and government services, aligning with Indonesia's national digital transformation roadmap.

Addressing Challenges

To sustain growth, BCA must continuously innovate while addressing challenges such as cybersecurity threats, digital literacy gaps, and evolving regulatory landscapes. Strategic investments in user education and infrastructure modernization will be crucial.

Conclusion: BCA mBanking's Role in Indonesia's Digital Financial Future

BCA mBanking stands as a testament to Indonesia's rapid digital transformation in banking. Its comprehensive feature set, strong security protocols, and user-centric design make it a preferred choice among millions of Indonesians seeking convenient financial management options. While challenges persist, especially around cybersecurity and digital inclusivity, BCA's ongoing innovations and strategic focus position it well for future growth.

As Indonesia continues to embrace digital financial services, platforms like BCA mBanking will play a pivotal role in shaping a more inclusive, efficient, and secure banking landscape. For users, this means greater control over their finances, enhanced security, and a smoother banking experience—all accessible at their fingertips.

Bca Mbanking

bca mbanking: *IMPLEMENTATION OF ICT SKILLS FOR THE STUDENTS FOR THEIR EMPLOYMENT IN SKILL BASED JOBS* Dr. M.V. Sathiyabama Dr. R. Vidwakalyani Dr. B. Indira Priyadharshini Dr. T. Kiruthika & Ms. M. Ragaprabha,

bca mbanking: *Securing Transactions and Payment Systems for M-Commerce* Madan, Sushila, Arora, Jyoti Batra, 2016-04-19 Mobile commerce, or M-commerce, is booming as many utilize their mobile devices to complete transactions ranging from personal shopping to managing and organizing business operations. The emergence of new technologies such as money sharing and transactional applications have revolutionized the way we do business. Wholeheartedly adopted by both the business world and consumers, mobile commerce has taken its seat at the head of the mobile app economy. Securing Transactions and Payment Systems for M-Commerce seeks to present, analyze, and illustrate the challenges and rewards of developing and producing mobile commerce applications. It will also review the integral role M-commerce plays in global business. As consumers' perceptions are taken into account, the authors approach this burgeoning topic from all perspectives. This reference publication is a valuable resource for programmers, technology and content developers, students and instructors in the field of ICT, business professionals, and mobile app developers.

bca mbanking: *Acceleration of Digital Innovation & Technology towards Society 5.0* Dian Puteri Ramadhani, Indira Rachmawati, Cahyaningsih, Nidya Dudija, Hani Gita Ayuningtias, Arien Arianti Gunawan, Dania Syanetta Dennyra, 2022-11-14 Sustainable Collaboration in Business, Technology, Information, and Innovation (SCBTII 2021) focused on Acceleration of Digital Innovation & Technology towards Society 5.0. This proceeding offers valuable knowledge on research-based solutions to accelerate innovation and technology by introducing economic transformation to solve various challenges in the economy slow-down during the post-pandemic era. The business sector should have the ability to gain sustainable competitive advantage, and quality growth by synergizing management capabilities, mastery of technology, and innovation strategies to adapt to external trends and events. This Proceeding is classified into four tracks: Digital-Based Management; Strategy, Entrepreneurship,

Economics; Finance and Corporate Governance; and Accounting. This valuable research will help academicians, professionals, entrepreneurs, researchers, learners, and other related groups from around the world who have a special interest in theories and practices in the field of business and digital innovation and technology towards society 5.0.

bca mbanking: Mobile Banking dalam Persepsi Privasi Nasabah Uly Handayani Mukhra, Jasman J. Makruf, T. Meldi Kesuma, Ahmad Nizam, M. Ridha Siregar, 2024-03-28 Buku ini membahas transformasi finansial di era mobile banking melalui tiga aspek utama. Pertama, urgensi transformasi finansial diperkenalkan untuk memahami perubahan mendalam dalam cara kita mengelola keuangan, terutama dengan munculnya Mobile Banking. Turut dijabarkan pula dalam buku ini mengenai evolusi sistem perbankan, mengikuti perjalanan menuju mobile banking dan dampak teknologi pada industri keuangan. Konsep dasar dan dinamika pertumbuhan penggunaan mobile banking diperkenalkan, menyelami perubahan perilaku nasabah dalam mengelola keuangan. Selanjutnya, buku ini membahas persepsi nasabah terhadap mobile banking dengan menganalisis perubahan persepsi terhadap sistem keuangan dan faktor-faktor penerimaan mobile banking. Tantangan keamanan dalam transaksi keuangan digital juga dibahas secara khusus dalam buku ini, yang akan memberikan wawasan tentang faktor-faktor dan indikator persepsi yang memengaruhi keamanan serta privasi. Melalui studi kasus, buku ini merinci persepsi dan sikap nasabah Bank Provinsi Aceh terhadap penggunaan mobile banking, memberikan gambaran langsung dari pengalaman praktis. Secara keseluruhan, buku ini membentang dari urgensi transformasi finansial hingga studi kasus yang mendalam, menyajikan pandangan komprehensif mengenai Mobile Banking dan tantangan keamanan dalam transaksi keuangan digital. Dengan bahasan yang terstruktur, buku ini menjadi panduan yang relevan bagi mereka yang ingin memahami implikasi dan dinamika perubahan dalam dunia keuangan yang semakin terdigitalisasi.

bca mbanking: Digital Economy. Emerging Technologies and Business Innovation Mohamed Anis Bach Tobji, Rim Jallouli, Hicham Sadok, Kaltoum Lajfari, Driss Mafamane, Houda Mahboub, 2024-11-28 This book constitutes the proceedings of the 9th International Conference on Digital Economy, ICDEc 2024, held in Rabat, Morocco, during May 9-11, 2024. The 43 full papers were carefully reviewed and selected from 117 submissions. They were categorized under the topical sections as follows: Part I: Digital Transformation, Digital Economy and Investment, Artificial Intelligence and E-learning, E-commerce and Social Media Marketing, Exploring the Nexus of Digital and Sustainable Economies in Developing States and Digital Business Models. Part II: Application of Machine Learning for Business, Digital Technologies and Innovative Management, Social Networks and Information Technologies, Digital Economy in Emerging Countries Mobile Banking and Digital Assets, Online Session.

bca mbanking: Financial Technology Adoption in Greater Jakarta: Patterns, Constraints and Enablers Astrid Meilasari-Sugiana, Siwage Dharma Negara, Hui Yew-Foong, 2022-06-03 This article reports the findings of an online survey conducted in November–December 2021 on Indonesians' experience and perception of fintech tools, focusing on fintech adoption in the Greater Jakarta region, which besides Jakarta, includes Bogor, Depok, Tangerang and Bekasi. One key finding is that, in the Greater Jakarta region, socio-economic status as measured by income is not a key determinant of fintech adoption. This is likely due to the more developed and mature ICT infrastructure in the Greater Jakarta region, which makes fintech tools readily accessible. However, the kinds of fintech tools that are more likely to be used—M-banking, E-wallet, Online Lending, Investment, Donations, and so on—are influenced by factors such as income, education, gender, age and occupation, suggesting that different fintech tools appeal to different groups in society according to their needs and resources. Psychological factors that are important in the adoption of fintech include having many choices in the needed financial services and feeling in control. While fintech users are concerned about data leaks and fraud, this does not deter them from using fintech. It may be anticipated that with the deepening of ICT infrastructure and public

education on the safe use of fintech, fintech usage in Indonesia will continue to spread throughout the country.

bca mbanking: Sustainable Digital Technology and Ethics in an Ever-Changing Environment Muneer Al Mubarak, 2025-07-13 Digital technology contributes to sustainability as it positively impacts society and environment, improves efficiency, and minimizes waste. It is best functioned when ethics in technology and privacy are fully considered. Digital ethics deals with the impact of digital information on societies and the environment. Issues that are of concern include privacy, information overload, Internet addiction, and robotics. Digital ethics pays special attention to developing rules and moral guidelines that individuals and companies should follow when interacting with technology. Digital ethics gives guidelines on what is the right thing to do and wrong thing to avoid. No doubt that the emergence of digital technologies such as IoT and AI can improve people's life and organizations' efficiency but should be appropriately governed. Today's society places a growing emphasis on sustainability, and digital technologies as they are essential to attaining sustainable development. Digital technologies can be used to lessen negative environmental impact, conserve resources, and create communities that are more resilient. Digital technologies can help to promote sustainability through the utilization of renewable energy sources. Sustainable environmental practices can benefit from the transition to digital technology revolution. Sustainability solutions are developed and put into practice using a variety of technologies, including AI, big data analytics, IoT, social media, as well as mobile technology. To discover infections that occur in the river systems, for instance, smart water management systems, an AI-based technology, is being utilized. Data obtained from such technologies may be used to analyze the problem of water contamination and create and execute remedies. Additionally, through lowering waste and carbon emissions, AI, IoT, and Big Data analytics technologies improve the sustainability of corporate activities. Technology is an essential aspect of modern life, and it has transformed the way people communicate, work, and interact with each other drastically over the last few decades. While technology has brought many benefits, it has also created ethical challenges. Technology ethics is a field of study that seeks to understand and address the ethical challenges posed by the advancement and development of technology.

bca mbanking: Proceedings of the 8th Global Conference on Business, Management, and Entrepreneurship (GCBME 2023) Ratih Hurriyati, Lili Adi Wibowo, Sulastris Sulastris, Lisnawati Lisnawati, 2024-06-24 This is an open access book. We would like to invite you to join our The 8th Global Conference on Business, Management and Entrepreneurship. The conference will be held in GH Universal Hotel Bandung, Indonesia, on August 8th, 2023 with topic Digital-Based Business in Improving Community Creative Economy Growth in the New Normal Era Conference Scope & Topics: Organizational Behavior, Leadership and Human Resources Management Innovation, IT, Operations and Supply Chain Management Marketing Management, Financial Management and Accounting, Economics Education Strategic Management, Entrepreneurship and Contemporary Issues, Green Business

bca mbanking: The Indonesia National Survey Project 2022: Engaging with Developments in the Political, Economic and Social Spheres Burhanuddin Muhtadi, Hui Yew-Foong, Siwage Dharma Negara, 2023-02-28 ISEAS – Yusof Ishak Institute has commissioned a second nationwide survey in Indonesia as a follow-up to the first similar project in 2017 called the Indonesia National Survey Project (INSP). Its broad aim is to enhance understanding of political, economic, and social developments in Indonesia. Its key findings are as follows: The approval rating of President Joko Widodo hovers around 71.8 per cent, at least before the September 2022 announcement on the fuel subsidy cut. His major infrastructure push as his flagship development programme still garners the most positive assessment. However, poverty, unemployment and cost of living remain key flashpoints that the government should be concerned with. While respondents are generally aware of the plan to relocate the national capital and are more likely to agree rather than disagree with it, most

have reservations about its urgency and the financial burden that such an undertaking implies. Muslim countries such as Saudi Arabia and Turkey are the most admired by Indonesians, followed by Singapore. In view of the ongoing armed conflict in Europe, it is notable that Russia is more admired than the US and EU. Where the rise of China is concerned, respondents who perceive a negative impact exceed those who perceive a positive one, which is a reversal of the trend found in the 2017 survey. At the same time, negative opinions towards China's Belt and Road Initiative is also more strongly evident than positive opinion. While Indonesian Muslims are generally devout practising Muslims, the majority do not harbour aspirations to make Indonesia an Islamic state, preferring instead the cultural inclusiveness currently in place. Reservations about the political role of Chinese Indonesians continue to persist, and a majority do not support members of this community taking up key political positions. Respondents are largely aware of climate change, environment and energy transition issues, and support government policies addressing them. However, the major challenge is seen to be in the promotion of lifestyle changes that will reduce damage to the environment.

bca mbanking: ICEBE 2020 Darmawan Napitupulu , Tata Sutabri , Dahlan Abdullah , 2021-04-19 The Proceeding book presented the International Conference of Economics, Business & Entrepreneurship (ICEBE), which is an international conference hosted by Faculty of Economics & Business Universitas Lampung (FEB-UNILA) in collaboration with Magister Manajemen Teknologi Universitas Multimedia Nusantara. Total 50 full papers presented were carefully reviewed and selected from 85 submissions with the topics not limited to Finance, Accounting, Marketing and Digital Innovation. The ICEBE 2020 Conference was conducted virtually, on 01 October 2020 which had been attended by academics and researchers from various universities worldwide including practitioners with the theme Innovation and Sustainability in the Digital Age.

bca mbanking: Proceedings of the International Conference on Enterprise and Industrial Systems (ICOEINS 2023) Mahmud Dwi Sulistiyo, Ryan Adhitya Nugraha, 2023-12-27 This is an open access book. The 2023 INTERNATIONAL CONFERENCE ON ENTERPRISE AND INDUSTRIAL SYSTEMS (ICOEINS 2023) held in 4-5 October 2023 in Bali Indonesia and will be held in a hybrid format. The ICOEINS gather the researchers, inventors, academicians, and students to experience the real opportunity to discuss new issues, tackle complex problems and find advanced enabling solutions that able to shape new trends in Information System and Industrial Engineering.

bca mbanking: Economics, Social Sciences and Information Management Ford Lumban Gaol, Fonny Hutagalung, 2015-12-29 The 2015 International Congress on Economics, Social Sciences and Information Management (ICESSIM 2015), held 28-29 March 2015 in Bali, Indonesia, aimed to provide a platform for the sharing of valuable knowledge and experience in the context of changing economics and social settings. Information technology has changed many aspects in our life, inc

bca mbanking: Manajemen E-Bouquet dengan Sistem Payment Gateway Berbasis Framework Django Septia Anis Khoiriyah, Moh. Ainol Yaqin, M.Kom, Ahmad Khairi, M.Kom, Buku ini menghadirkan panduan komprehensif tentang bagaimana mengelola bisnis e-bouquet dengan menggunakan sistem pembayaran online yang efektif. E-bouquet, sebagai bisnis yang berkembang pesat dalam industri digital, memerlukan pendekatan manajemen yang cermat untuk berhasil. Penulis menggabungkan teori dengan praktik terbaik untuk membantu pembaca memahami seluk-beluk manajemen e-bouquet dari awal hingga akhir. Buku ini merupakan panduan komprehensif yang dirancang khusus untuk membantu para pengusaha dan pemilik bisnis e-bouquet memahami konsep-konsep inti dalam manajemen e-bouquet, serta penerapan sistem pembayaran gateway yang tepat. Dari perencanaan hingga pengelolaan harian, setiap aspek penting dari manajemen e-bouquet dibahas secara rinci. Dengan bantuan buku ini, para pembaca akan dibekali dengan pengetahuan dan keterampilan

yang diperlukan untuk mengelola bisnis e-bouquet mereka dengan sukses, sambil memanfaatkan keunggulan sistem pembayaran gateway modern. Sinopsis buku ini mencerminkan komitmen penulis untuk memberikan panduan praktis dan terpercaya bagi para pemilik bisnis yang ingin meraih kesuksesan dalam industri e-bouquet yang berubah dengan cepat.

bca mbanking: Proceedings of the International Conference on Economics and Business Studies (ICOEBS-22-2) Huda Maulana, Muhammad Sholahuddin, Muhammad Anas, Zulfikar Zulfikar, 2023-10-03 This is an open access book. Universitas Muhammadiyah Surakarta proudly invite all students, researchers and academia to participate in the International Conference on Economics and Business Studies (ICOEBS). This conference is a part of a conference program called International Summit on Science Technology and Humanity (ISETH) 2022 Organized by Universitas Muhammadiyah Surakarta and will be held on 5-6 December 2022. This year's conference's theme is Green Business in Emerging Economies; Current Issues and Future Challenges. ICOEBS aims to provide opportunities for students, scholars and practitioners to present original research articles, unpublished research and novelties in Economics and Business studies. Full paper submission deadline is 8 November 2022.

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bca mbanking: Nasabah Dan Bank: Optimalisasi Fasilitas Perbankan ,

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Penulis memberikan rekomendasi strategi pemasaran untuk bank di Kupang agar dapat memperkuat adopsi layanan mobile banking di pasar lokal.

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