

MyPertamina Application To Increase Consumer Engagement

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Abstract. *The implementation of technology into the service process is a breakthrough to increase customer engagement which will create a sustainable competitive advantage for the company. The MyPertamina application made by a state-owned company is an innovation in the form of an e-wallet that is connected to LinkAja to make it easier for customers to transact at Pertamina gas stations on a cash-less basis. This study aims to analyze fintech services available at MyPertamina in increasing customer engagement. This research was conducted using qualitative research with a descriptive approach. Data collection techniques are carried out with a study of literature. The data obtained is primary data in the form of the number of MyPertamina consumers since its launch in August 2019 to April 2022. MyPertamina in increasing customer engagement has problems in implementing MyPertamina, namely that there are bugs such as the difficulty of obtaining otp codes and Pertamina officers do not fully understand the use of MyPertamina. For these problems, the MyPertamina development team should immediately fix the bugs contained in the application and the need to share knowledge about the use of MyPertamina to Pertamina officers so that the service can satisfy MyPertamina consumers.*

Keyword. *e-wallet, customer engagement*

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INTRODUCTION

Corporate agility is very much needed in responding to changes in the transformation of industrial technology 4.0 towards society 5.0 where the application of technology in business processes can be a unique service company that distinguishes it from other companies. In Society 5.0, consumers want everything to be made easier in carrying out activities (Khoiri, 2019). In this 5.0, consumer behavior in economic activities tends to want an online system that makes it easier to fulfill needs. One example of the use of technology in the service sector is financial technology (fintech).

Financial technology (Fintech) is a combined system of financial services with technology that changes the business model from a conventional business to a technology-based business model (Bank Indonesia, 2018). Aaron. et al 2017 suggest that fintech is a digital-based technology tool that is intended for various kinds of financial intermediation problems. The Financial Stability Board (FCB) 2017 explained that Fintech is a new idea of technology used in financial services that produces business models, applications, processes or products related to the provision of financial services that have a material effect on this. Fintech is here to simplify all financial matters with a wider reach through collaboration between the government, banks, institutions, e-commerce, start-ups, and telecommunications as well as make the financial process more convenient, faster, and more cost-effective (Hendriyani & Raharja, 2019) and make transaction activities more practical and efficient because they can be carried out without place and time restrictions (Yulida & Rizky, 2019) and can be used to make transactions between sellers and buyers easier and minimize suspicious transaction activities (Junaidi & Sfenrianto, 2015). Fintech can be used to make transactions easier between sellers and buyers and minimize suspicious transaction activities (Junaidi & Sfenrianto, 2015). Fintech can be said to be a legal transaction process without any evidence in the form of paper (Yulida & Rizky, 2019).

Fintech in Indonesia was established in 2016 under the auspices of the Indonesian Fintech Association (AFTECH). AFTECH was created as a place to solve various problems that might arise from holding Fintech in Indonesia. Efforts made by the government such as risk mitigation, assessment, and evaluation of business models are a form of support for technology financial services. Based on data from FSB, 2017 there are five categories of fintech service activities, namely: 1) Payment, clearing, transfer and settlement. where fintech is an activity that is closely related to mobile payments, e-wallets, digital currencies, distributed ledgers; 2) Deposits, lending and capital rising, namely online crowdfunding and Peer to Peer (P2P) platforms, digital currencies and distributed ledger technology; 3) Risk Management, namely to evaluate commitments and registration of guarantees in credit operations; 4) Market support which is a process of the Fintech technology section providing a more efficient and creative process; 5) Investment management such as e-trading platforms (Nizar, 2017).

Digital payment, which is a type of Fintech that continues to grow along with the rapid changes in consumer behavior in transacting to cash-less (Safarudin, Kusdiby, & Senalajari, 2020). Digital payment or better known as electronic wallet in Indonesia is predicted to continue to grow to reach 16 billion transactions with total users reaching 76.5% in 2025 (DailySocial, 2020).

E-wallet is a form of digital wallet that has a larger storage capacity of up to 10 million rupiah and has many advantages such as being able to be used for transactions anywhere; top up balance; get promos and discounts that benefit consumers. With the many advantages of this e-wallet, it is expected to increase consumer engagement (Kusnawan, Silaswara, Andy, & Sefung, 2019). Consumer engagement is a deliberate way by companies to improve brand performance and companies to motivate, measure consumer contributions to marketing functions such as consumer acquisition and retention, product innovation, marketing communications, merchandising (Harmeling et al. 2016) and customer engagement. the key to achieving consumer loyalty in the future (Hendriyani & Raharja, 2018).

BUMN as a state-owned company must also be able to quickly adapt to changes in consumer behavior today where transparency and speed of service are company priorities by implementing company values consisting of Amanah, Competent, Harmonious, Loyal, Adaptive, and Collaborative (AHLAK). The implementation of technology into the service process is a breakthrough to increase customer engagement which will create a sustainable competitive advantage for the company. One of the State-owned company that has implemented technology in services is PT PERTAMINA (PERSERO) by developing an electronic wallet product called MyPertamina which is integrated with Link-aja.

The author chose MyPertamina because MyPertamina is a pioneer of e-wallet specifically for Pertamina gas stations in Indonesia and wants to know the implementation of MyPertamina since its launch until now regarding the development of applications made by SOEs to make it easier for consumers to transact cash less at Pertamina gas stations. MyPertamina is an application that makes it easy for consumers to transact at Pertamina's Public Fuel Filling Stations (SPBU) on a cash-less basis. MyPertamina is designed to meet consumer needs to make transactions easier. The acceleration of digitization of the MyPertamina payment system was also built to encourage the integration of the national digital economy and finance in accordance with the Indonesian Payment System Blueprint (BSPI) 2025 to create fast, easy, cheap, safe and reliable payment system transactions (CEMUMUAH). Since its launch in August 2019 there has been an increase in consumers as follow.

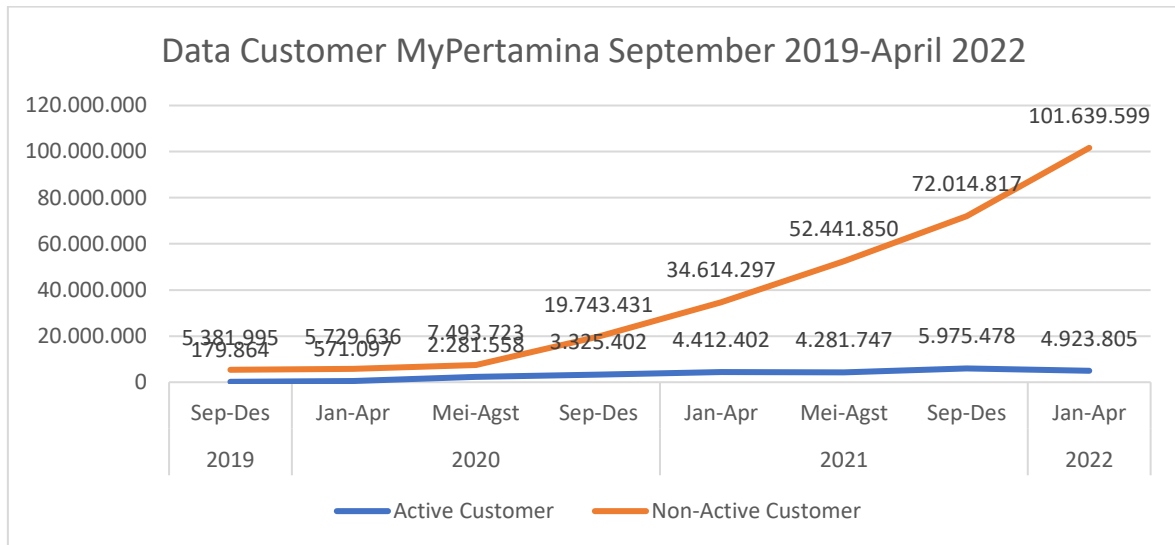


Figure 1: Data Customer of MyPertamina

Source : PT Pertamina (Persero). (2022)

Based on the table data above, it shows that MyPertamina's active consumers tend to stagnate and even have decreased and the number of non-active customers has been increasing since August 2020. In September-December 2019 it was launched there were 179,854 active consumers, then increased significantly in September-December 2021 by as much as 5,975,478 but there was a decrease in January-April 2022 as many as 4,923,805 active consumers. PT Pertamina (Persero) realizes that the number of consumers who use MyPertamina has decreased and based on the background above the author wants to further examine how the implementation of the MyPertamina application in increasing PT Pertamina (Persero) customer engagement.

E-wallet or digital wallet is an innovation of technology that is intended for the field of financial services. This e-wallet is a cash-less payment application that uses a barcode or commonly called a QR made by a fintech company (Sidik, 2021). E-wallet provides benefits (Jaka.2021; (Mahrani, 2021) to its users, namely: 1) Cash-less and efficient, with smartphones and data packages. users can easily make transactions without having to bother carrying cash. ATM. debit or credit card.; 2) The number of discount promos and cash back; 3) Minimal risk and guaranteed security with the use of passwords/pins. However. the implementation of the use of e-wallet also has limitations because there are still many merchants who do not have QR payment payment facilities (Kusnawan, Silaswara, Andy, & Sefung, 2019).

In general, how to use the e-wallet is done by: 1) downloading the application in the Appstore; 2) register an account; 3) top up or top up your balance online; 4) transactions can be made at merchants. If you want to make an offline payment, you can do it by scanning the barcode available at the merchant (Nawawi, 2020).

According to Tripathi in (Rohadian, 2019) that consumer involvement is a consumer process in dealing with companies on an ongoing basis by developing, maintaining, and protecting consumers and making consumers more than buyers, but become promoters for the company.

The benefits of customer engagement for companies are: 1) being able to understand what consumers need or don't need; 2) consumers who are involved in marketing become a long-term company investment in the form of customer engagement value.

There are 5 dimensions that are divided into customer engagement (So, et al, 2014), including: 1). Identification, is an event when a consumer finds a match with a brand or company; 2). Enthusiasm, occurs when consumers are involved with a brand because of the satisfaction that has been experienced when using the brand; 3). Attention, feeling consciously or unconsciously when consumers pay attention to a brand; 4). Absorption, the consumer's experience when interacting with a brand that makes them forget the time with a marked high level of concentration; 5) interaction, which is a form of direct and indirect consumer involvement with brands or with other consumers in non-purchase activities (Santoso, 2020).

MyPertamina is a financial service application that is integrated with Link-aja created by BUMN for the purchase and transaction process at the nearest Pertamina gas station. The advantage of MyPertamina is to get loyalty points at the same time and a tracking system for monthly gasoline expenditures. MyPertamina is intended to regulate the purchase of diesel, pertalite and subsidies in accordance with the intended target in the distribution of fuel oil. The form of loyalty program offered to consumers is in the form of awarding points which are divided into four categories: 1) Pertamina Turbi buyers get 10 points; 2) Purchasing Pertamina Dex 10 earns points; 3) The purchase of Pertamina earns 3 points; 4) Dexlite purchases get 3 points. Points can be exchanged for attractive prizes, for example, 80,000 for Emko Brik Pertamina gas stations and 100,000 for Die Cast Trucks.

How to use the MyPertamina application, namely by first downloading the application on the Google play store or App store, then registering your personal data by entering your full name, phone number and a six-digit PIN. Consumers can make payments with the MyPertamina application by: 1) open the MyPertamina application and go to the home page and click "pay"; 2) point the cellphone camera to scan the QR code on the Pertamina Gas Station Electronic Data Capture (EDC) machine; 3) adjust the price and the number of liters listed on the machine, then confirm the purchase by clicking "pay"; 4) after that, enter the LinkAja account pin; 5). If the transaction is successful then the payment is complete.

METHOD

The method used in this research is a qualitative research with a descriptive approach. The data collection technique was carried out by studying literature. The data obtained are primary data. According to Sugiyono (2019), primary data is data obtained directly from the source and the data is given directly to researchers. The primary data obtained is data on the number of MyPertamina consumers from its initial launch until May 2022. The research locus is PT PERTAMINA (PERSERO). The object of research is MyPertamina.

RESULTS AND DISCUSSION

MyPertamina is a financial service application that is integrated with Link-aja created by BUMN for the purchase and transaction process at the nearest Pertamina gas station. The advantage of MyPertamina is to get loyalty points at the same time and a tracking system for monthly gasoline expenditures.



Figure 2: MyPertamina Features

Source: PT Pertamina (Persero), 2022

In increasing engagement, the MyPertamina application provides the following benefits to consumers: 1) Can be used as an electronic payment (e-payment); 2) To earn points by purchasing products from MyPertamina; 3) Redeem points, namely these points can be exchanged for rewards on the MyPertamina application. (PT. Pertamina (Persero), 2021)

The dimensions of customer engagement according to So, et al (2014) in the MyPertamina application are:

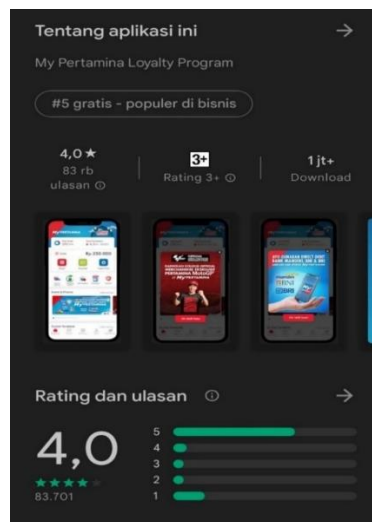


Figure 3: MyPertamina Rating

Source: Google Play Store (2022)

Based on MyPertamina data, active consumers have experienced an increase in consumers since its launch in August 2019. If it is associated with application data from the Google Play Store, the increase in MyPertamina consumers is supported by consumer enthusiasm in downloading the e-wallet application for Pertamina gas stations which is a

daily necessity for driving. There are more than 1,000,000 downloaders which makes MyPertamina consumers increase and makes MyPertamina the 5th rank for free business applications. If it is associated with the number of MyPertamina consumers and the obstacles that occur in the application, it is relevant why there is an imbalance in the number of active and non-active MyPertamina consumer data where the number of MyPertamina non-active consumers is more than the active consumers. The need for customer engagement by improving services that can satisfy MyPertamina consumers when transacting at gas stations.

The assessment carried out by MyPertamina consumers, it was found that MyPertamina received 4.0 stars, which means that the application has not satisfied consumers. The rating on the google play store which consists of a rating of 1.0 to 5.0, the rating obtained by MyPertamina is a rating of 3. The rating is obtained based on reviews from the experiences of MyPertamina consumers after using this application.

The 4.0 star rating obtained from MyPertamina consumers is based on the consumer's experience in using MyPertamina. Some of the obstacles felt by consumers are frequent errors in the application, frequent bugs that eventually make consumers lazy to use MyPertamina. (Priambodo & Prabawani, 2016) and (Utami & Kusumawati, 2017) that the perception of ease of use has a significant positive effect on interest in using e-money. Another thing that is perceived as an obstacle is that officers in the field do not understand the implementation of using MyPertamina. MyPertamina management always looks at feedback reviews from consumers in the form of stars and reviews.

MyPertamina management continues to improve the application by always updating the bugs that occur in the application through notifications from the google play store. This is done by MyPertamina management as a form of service to stay engaged with its consumers, in the form of: 1. Identification: MyPertamina users stated that the use of MyPertamina made consumers transact more efficiently, more practical, and easier according to the theory of Yen Teoh et al (2013); 2) The Pertamina brand itself is an indicator of consumer confidence in carrying out transactions. Consumer confidence in downloading applications, both active and non-active consumers. This shows the brand trust from consumers towards the Pertamina brand (Sari and Widowati, 2014); 3) a secure e-payment system encourages consumers to use MyPertamina and has a positive impact that makes consumers loyal to the brand (Dharmayana & Rahanatha, 2017).

Enthusiasm: The main purpose of the MyPertamina application is to provide convenience for consumers who can encourage enthusiastic consumers to use the services or products offered (Shahnaz & Wahyono, 2016). Positive consumer enthusiasm can be seen from more than 5,000,000 consumers who have downloaded the application (Nulufi & Muurwatiningsih, 2015) and the loyalty program provided is an attraction in itself. However, based on consumer data for the period August 2019 to April 2022, there is an imbalance between active and non-active consumers. Inactive consumers are larger than active consumers. This happens because there are obstacles when using MyPertamina such as the OTP code is difficult to enter to register an account, Pertamina gas station officers who do not understand the use of MyPertamina which make consumers uncomfortable (Priambodo & Prabawani, 2016); (Utami & Kusumawati, 2017).

Attention: Promotional media with a color composition that reflects the red and blue Pertamina brand at Pertamina gas stations becomes an attraction for consumers who will fill or pass gas stations so as to encourage consumers to make purchases (Hermawan, 2013). MyPertamina in carrying out its promotions uses online media or social media such as Instagram, YouTube, Tiktok, Twitter, and Facebook and offline media in the form of banners, banners located around Pertamina gas stations. Social media is more often used by MyPertamina as an effective promotional tool that can create the popularity of the Pertamina

brand (Bala & Verma, 2018) and with the use of MyPertamina social media will have the opportunity to be recommended and become a medium of communication between consumers and companies that contain ideas or content (Santoso, 2020). From the Instagram promotional media, MyPertamina has 160,000 followers which is a popular social media which is ranked eighth (Balea, 2016) and on tiktok MyPertamina has 13,300 followers which are personal branding media or product promotions (Dewa & Safitri, 2021). Media content displayed on MyPertamina social media is in the form of information on procedures for registering subsidies online and offline, MyPertamina features, discounts, promos, rewards offered, the nearest subsidy location, prize draw, commemoration of holidays in Indonesia, QnA frequently asked by consumers, and Other MyPertamina product information.

Absorption: Customer satisfaction is highly dependent on the customer experience. Customer experience is a reaction in the form of feelings, knowledge and desire to act based on the results of interactions between consumers and online products that have been previously purchased both physically and psychologically (Hasniati, Dewi, & Sirajuddin, 2021). User Experience in using MyPertamina when conducting loyalty and e-payment programs, downloads on Google Playstore can be assessed by consumers in terms of the ease of use of the application by giving stars (Mustamu & Putri, 2019)

Interaction: According to Fungso (2014) consumer interaction is the participation of brands or other consumers outside of transactions made by consumers. Based on reviews on the google play store, the results of the author's processing have positive and negative comments where negative comments dominate the consumer experience when using MyPertamina, such as problems at EDC gas stations often not reading the barcode, there are bugs that make it difficult to log into the application, and gas station attendants who do not understand the implementation of MyPertamina. The positive reviews from consumers are that the application display is full color and makes payments at gas stations easy, simple and easy to understand for some other consumers. According to Zulkarnain (2018) that the principle of excellent service is how to create and maintain good and harmonious relationships with consumers, one of which is the concept of attention, namely listening actively, listening and understanding consumer needs. In this case, MyPertamina management has implemented the principle of excellent service. With this good service, it will affect consumer engagement which will ultimately affect consumer interest in using certain products/services, (Wulandari, 2020).

CONCLUSION

MyPertamina is designed to make it easier for consumers to transact at Pertamina gas stations on a cash less basis. With various benefits provided to consumers, they make attractive offers that encourage consumers to want to use MyPertamina. However, based on the research results obtained, MyPertamina did not experience significant growth because there were still bugs that made it difficult to login to the application, difficult to receive OTP codes and gas station officers who did not understand the implementation of MyPertamina.

In order to keep consumers engaged with the MyPertamina application, the MyPertamina Development team should fix bugs that occur when using MyPertamina. Officers at gas stations should be given training and sharing knowledge on how to use the MyPertamina application and encourage consumers to pay cash less and further enhance publication and promotion programs.

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