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DESCRIPTIVE OF QUANTITATIVE DATA | RESEARCH ARTICLE

Utilization of Digital Literacy in Increasing the Number of Customers Using Digital Saving

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Abstract: This study aims to explore the use of digital literacy in increasing the number of customers using digital saving services at PT Bank Rakyat Indonesia Parakan Branch Office. The focus of the research includes how digital literacy can increase the number of customers, the obstacles faced in the application of digital saving services, and the efforts made to optimize the application of these services. This type of research is descriptive qualitative research. The sampling technique used purposive sampling with a total of 10 informants consisting of BRI KC Parakan employees and several customers. Research instruments include in-depth interviews, observation, and documentation. The collected data were analyzed using thematic analysis method to identify the main themes that emerged from the data. The results showed that the implementation of digital literacy through social media, direct socialization, and education by customer service played a significant role in increasing customer understanding and trust in digital saving services. This study concludes that digital literacy plays an important role in increasing the number of customers using digital saving services at BRI KC Parakan. Technical barriers and lack of customer understanding are the main challenges in implementing this service. It is hoped that by implementing the suggestions that have been identified, BRI KC Parakan can further optimize the implementation of digital saving services in the future.

Keywords: Digital Literacy, Digital Saving, Customer, Implementation, Obstacles, Optimization.

1. INTRODUCTION

The industrial revolution 5.0 has brought about major changes in people's habits, not only in technological aspects but also in economic activities, including in the financial sector. The development of digital technology and automation has changed the way individuals and businesses operate, forcing rapid adaptation to new innovations. These changes have driven society to adopt financial services that are more secure, efficient, fast, and easily accessible anytime and anywhere. Technologies such as blockchain, artificial intelligence, and the internet of things (IoT) have been key drivers in this transformation, paving the way for sophisticated and reliable digital financial services. (Annisa, 2020). In the banking sector, there has been significant growth, especially in terms of digitalization. Since the pandemic, Indonesian banking has experienced various rapid digital developments. With the increase in digital activities, many companies have started to go public, which reflects the increase in digital economic activities, especially in the banking sector. This trend is driven by the expectation that digital banks will dominate in the future, supported by the Indonesian Banking Development Roadmap 2020-2025 listed in the Blueprint for Digital Banking Transformation (OJK, 2021).

The banking industry involves a wide range of cash transactions, credit and other financial services. Technological innovation, technology-driven disruption, convergence, and data analytics continue to reshape the sector. These significant changes require banks to determine whether they will lead the change, go with the flow quickly, or simply adapt to current conditions (Kiliari et al., 2019). It is important for banks to realize that this transformation is not just about digitizing existing products, but also changing the way of thinking and solutions to become more digital according to people's needs and behavior (Chauhan et al., 2022). Digital literacy includes knowledge and skills in using

digital media, such as communication tools and internet networks. Skills in digital literacy include the ability to find, work on, evaluate, use, create, and utilize digital media wisely, intelligently, carefully, and appropriately according to their uses (Suherdi, 2021). Having good digital and financial literacy will support the creation of a healthy digital banking ecosystem, including increasing public understanding of digital banking. However, the development of the digital financial services industry can also pose a threat to people with low financial and digital literacy (Effendi et al., 2022). Currently, many Indonesians do not fully understand the various financial products and services from formal financial institutions, which indicates that financial literacy in Indonesia is still relatively low (Viana et al., 2021). Bank Rakyat Indonesia (BRI) is one of the largest state-owned banks in Indonesia. Founded in Purwokerto, Central Java, by Raden Bei Aria Wirjaatmadja on December 16, 1895, BRI has undergone various transformations, especially in the era of digital technology. One of the latest innovations is the Digital Saving feature, which enables online account opening. This feature makes it easier for customers and prospective customers to open an account without having to visit a branch office or queue for a long time.

2. LITERATURE REVIEW

2.1. Digital Literacy

Digital literacy includes the knowledge and skills that users need to utilize digital media, such as communication tools and internet networks. Digital literacy is the ability to utilize technology, information and digital media as needed (Techataweewan, 2018). It also involves the ability to create information, ensure the accuracy of the applications used, and a thorough understanding of the information in digital content (Mudasih & Subroto, 2021). Digital literacy includes individual skills in using and utilizing applications available in information technology devices. This means that each individual must be able to use the available features effectively. User skills in digital literacy include the ability to find, process, evaluate, use, create, and utilize them wisely, intelligently, carefully, and accurately according to their usage needs.

2.2. Digital Saving

Digital Saving is an innovation in the banking industry that offers the process of opening and managing savings accounts through digital platforms such as mobile banking applications or official bank websites. This service is designed to provide convenience, comfort and efficiency for customers, especially in the digital era that demands quick and easy access to financial services. Opening a Digital Saving account usually involves the following steps:

- a. Online Registration: Customers can access the bank's website or mobile banking application to start the account opening process.
- b. Electronic Form Filling: Customers fill out an electronic form containing personal data such as name, address, telephone number, email, and other identity information.
- c. Identity Verification: The identity verification process is done digitally through uploading documents such as ID cards or passports, and is often complemented by biometric verification such as facial recognition or fingerprints.
- d. Initial Deposit: Customers are required to make an initial deposit which can be made via bank transfer or other payment methods
- e. Account Activation: Once all the steps are completed, the digital savings account will be activated and the customer can start using it.

Banks around the world have adopted Digital Saving as part of their digital transformation strategy. For example, Bank Rakyat Indonesia (BRI) with its Digital Saving service allows customers to open a savings account through the website bukarekening.bri.co.id. The process is designed to allow customers to complete account opening quickly and securely from anywhere.

2.3. Increase in Number of Customers

Increasing the number of customers is a key indicator of the success of marketing strategies and banking services offered by Bank Rakyat Indonesia (BRI). In the digital era, increasing the number of customers is not only influenced by traditional factors such as good service, but also by the bank's ability to utilize digital technology to provide more efficient and accessible services.

2.4. Influence of Digital Literacy

Digital literacy encompasses the knowledge and skills needed to use information technology effectively. Good digital literacy enables customers to easily understand and use digital banking services, such as digital saving. With good digital literacy, customers can be more confident in making online transactions, understand how to use banking applications, and evaluate the security of the transactions made.

2.5. Using Digital Saving

Digital saving is a banking service that allows customers to open a savings account online without having to visit a branch office. This service offers various benefits such as easy access, time efficiency, and security. Customers can register and verify independently through an online platform provided by BRI. This convenience and practicality is a major attraction for customers, especially in the midst of the COVID-19 pandemic situation which limits physical activity outside the home.

3. RESEARCH DESIGN AND METHOD

This research uses a qualitative approach, which is a research process to obtain descriptive data in the form of written narratives about individuals and observable behavior. This qualitative research is a type of field research, which is a method that investigates accurately and objectively what happens in real life situations in society. This method allows researchers to collect rich and in-depth data, and provides a comprehensive understanding of the phenomenon under study. In the context of this research, a qualitative approach is used to identify and understand the utilization of digital literacy in increasing the number of customers using digital saving services at Bank Rakyat Indonesia (BRI). The field data collected will cover various factors that influence customers' adoption of digital technologies, including their knowledge, skills and attitudes towards digital banking services. Thus, this research aims to provide an in-depth picture of how digital literacy can be optimized to improve the efficiency and convenience of banking services, as well as encourage an increase in the number of customers utilizing digital saving services.

4. RESULT AND DISCUSSION

4.1. Implementation of Digital Literacy Utilization in Increasing the Number of Customers Using Digital Saving at PT. Bank Rakyat Indonesia Parakan Branch Office.

Utilizing digital literacy has become one of the key strategies in the banking industry to increase customer numbers and service quality. In today's digital era, the ability to understand and use

information and communication technology effectively is crucial, especially in the context of banking.

4.2. Obstacles in the Implementation of Digital Saving Services at PT. Bank Rakyat Indonesia Parakan Branch Office

Customers face various barriers or obstacles in using digital saving services, both from external and internal factors. One of them is when customers experience difficulties because their personal data does not match the database of the Population and Civil Registration Office (Dispenduk Capil), so they cannot create online savings. This happens because the customer's data has not been completely updated at the Ministry of Home Affairs (KEMENDAGRI), which is an internal factor that affects digital banking services. In addition, customers also experienced problems when trying to use digital saving services because their mobile devices did not support digital account creation, which was caused by the full capacity of the customer's mobile phone.

4.3. Efforts to Optimize the Implementation of Digital Saving Services at PT Bank Rakyat Indonesia Parakan Branch Office.

Efforts to optimize the implementation of digital saving services at PT Bank Rakyat Indonesia Parakan Branch Office are very necessary given the importance of adapting to technological developments in the banking sector. Digital saving services not only make it easier for customers to manage their finances, but also increase the efficiency of bank operations. However, various challenges and obstacles faced, such as low digital literacy among customers, data mismatches, and technical limitations on devices, indicate an urgent need for efforts to improve and optimize this service.

5. CONCLUSIONS

This study aims to examine the implementation of digital literacy in increasing the number of customers using digital saving services at PT Bank Rakyat Indonesia Parakan Branch Office, as well as identifying obstacles and efforts made to optimize the implementation of these services. Based on the results of analysis and interviews with resource persons, the following conclusions were obtained:

a. Digital Literacy Implementation

Digital literacy plays an important role in increasing the number of customers using digital saving services at BRI KC Parakan. Strategies involving information dissemination through social media, direct socialization in various places, and education by customer service have proven effective in increasing customer understanding and trust in this service. Testimonials from customers who feel helped by digital literacy also support the conclusion that the use of digital literacy can increase the adoption of digital saving services.

b. Barriers to the Implementation of Digital Saving Services

There are various obstacles faced in implementing digital saving services at BRI KC Parakan, both from internal and external factors. Internal barriers include technical issues such as customer data that is not synchronized with Dispenduk Capil, while external barriers include customer devices that do not support digital saving applications. In addition, the lack of digital literacy among customers is also a challenge in implementing this service.

c. Efforts to Optimize the Implementation of Digital Saving Services

BRI KC Parakan has made various efforts to optimize the implementation of digital saving services. These efforts include disseminating information through social media, direct socialization, education by customer service, and utilizing customer testimonials. These efforts

have succeeded in increasing customers' digital literacy and encouraging them to use digital saving services, as shown by the increase in the number of customers each year.

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