



Strategy to Increase Market Share Current Account Saving Account (CASA) Through Optimizing the Development of Electronic Banking in Indonesia

Somi Mohamad Yunus

Universitas Pasundan, Indonesia

somideway@gmail.com

Abstract: The basis of this research is motivated by the phenomenon that occurs where banking services in Indonesia have still known for a very long time and require a struggle to make a transaction. A network that is often problematic, strict regulations and the length of the account creation process are some examples of problems related to banking services in Indonesia. This study aims to find out how the development of electronic banking at Bank BJB, the Market Share Current Account Savings Account at Bank BJB, what obstacles are faced in the development of electronic banking at Bank BJB, and what strategies are carried out to increase CASA market share through the optimization of electronic banking development. The research method used is qualitative by interviewing resource persons from within the company, policymakers, and practitioners in the banking sector. The results obtained show that Bank BJB has carried out digital service transformation specifically in 2021. The company has made several developments in terms of core banking, switching, and networking. CASA's market share has not reached the expected target. Several strategies to increase Bank BJB's CASA market share through electronic banking optimization include the development of a user-friendly Mobile application. Focus on developing an intuitive and easy-to-use mobile app.

Keywords: CASA; Electronic Banking; Market Share

INTRODUCTION

Banking is one of the industrial sectors affected by the implementation of the AEC, as explained in the third Blueprint of the ASEAN Economic Community 2025 Pillars. This condition requires banks in Indonesia to continue to improve and maintain resilience, competitiveness, and efficiency in facing all challenges in the MEA era by developing an innovation based on the digital economy. Ironically, banks in Indonesia are still inferior in terms of assets, efficiency, and human resources (HR) compared to other ASEAN countries, especially ASEAN countries that are members of the ASEAN Banking Integration Framework (ABIF), a forum of ASEAN free market authorities in the financial sector, which makes it difficult for banks in Indonesia to expand into the ASEAN market.

In terms of assets, total banking assets in Indonesia are still relatively small compared to large banks in ASEAN such as Singapore, Malaysia, and Thailand. This is stated in the 2017 Indonesian Banking Statistics data, which explains that the banking sector in Indonesia, which consists of 115 commercial banks, has not yet been included in the top 10 largest banks in ASEAN (Septriadi, 2019). Banking in Indonesia is also still relatively inefficient, especially when compared to the banking sector of other ASEAN countries. This makes the loan interest rates charged by banks in Indonesia higher than banks from other ASEAN countries. In 2016, the loan interest rate in Indonesia even reached 12% (Sari, 2016).

The ability of Human Resources (HR) of Indonesian banks also needs to be considered. In Indonesia, the banking industry faces problems related to the quality and quantity of employee competence. Of the 531,235 bankers in 2014, only 12.5% were certified (Kemnaker, 2019). Meanwhile, in terms of quantity, the Indonesian Bankers Association (IBI) assesses that Indonesia needs around 700,000 bankers to be able to enter the banking sector MEA in 2020 (Septriadi, 2019).

Submitted: April 20, 2024; Revised: -;

Accepted: July 31, 2024; Published: August 20, 2024;

Website: <http://journalfeb.unla.ac.id/index.php/almana/article/view/2526>



Paying attention to the characteristics of competitiveness in the MEA era and the desire to become an efficient bank, a strategy is needed to be able to increase market power, one of which is carried out through the optimization of the Current Account Saving Account (CASA), as a ratio that shows the composition of cheap funds in the total deposits of Third Party Funds (DPK) of banks (Janakiraman, 2018). Along with the high internet penetration in Indonesia, CASA optimization also needs to be adjusted to the concept of digital economy-based services. This is because banking services are an important issue in competitiveness, especially in dealing with invisible competitors known as disruptions. The phenomenon that occurs, in banking services in Indonesia is still known for a very long time and requires a struggle to make a transaction. A network that is often problematic, strict regulations and the length of the account creation process are some examples of problems related to banking services in Indonesia. According to the 2016-2017 Marketing Research Indonesia (MRI) Survey, a customer needs at least 1 hour to open a bank account, from filling out forms, waiting for customer service calls, verifying personal data in the form of ID cards and NPWP, waiting for ATM card printing, internet banking, and mobile banking activation to listening to product and other service offers from banking staff. In contrast to the financial technology (fintech) industry, more than 95% have used online-based services, which only take an average of 10 minutes or a maximum of 24 hours to make a financial transaction.

Since its first launch on November 9, 2016, BJB Digi has managed to win the hearts of the public by winning various awards such as the TOP 10 mobile banking with the best performance in the Infobank research version in 2020-2021, ranked 8th out of 10 banks in Indonesia that implemented mobile/digital banking as of May 2021, and has the fastest growth of 4.98% of the top 10 mobile/digital banking in Indonesia. Until mid-2021, BJB Digi has been used by 332,105 users. BJB Digi also continues to grow by adopting a Quick Response (QR) Code-based payment system that has been adjusted to the QR Code Indonesian Standard (QRIS) as set by Bank Indonesia (BI) to make it easier for customers to transact and (<https://BJBdigi.bankBJB.co.id/>, 2022).

The improvement in corporate performance experienced by Bank BJB and the CASA ratio, especially in the CASA ratio, emphasizes the importance of CASA market share as an illustration of the bank's ability to reach customers. Because the larger the market share of banks in Indonesia, the greater their role and function in the national economy. By referring to the CASA phenomenon of Bank BJB that has been presented, is a strong reason to study more deeply about the strategies implemented by the two banks in innovating and developing e-banking services through their two flagship applications, namely BJB Digi, even though the previous two years, namely 2018-2019, the CASA ratio of Bank BJB was still below the average CASA ratio of other banks in the BUKU III group. In addition, the selection of Bank BJB as the object of research is based on the fact that this bank is a bank that previously had customer characteristics that tended to be homogeneous, such as Bank BJB as a Regionally Owned Business Bank (BUMD) with the majority of customers coming from government institutions/individuals. Through its digital banking services,

Bank BJB has succeeded in making a breakthrough that not only has an impact on CASA but also on market share segmentation which has now undergone significant changes and has become more heterogeneous than before. Research by Khairunisa et al. (2020) explained that there is a domino effect from public interest in profit-oriented deposits from deposits, resulting in banks bearing relatively high interest on deposits. Banks need to take advantage of technological developments to gain profits during the pandemic situation, by making adjustments to existing services to be based on digital banking to increase the composition of CASA. As emphasized in the research of Mawarni



et al. (2021) who stated that digital banking is one of the steps in maintaining their customers during the COVID-19 pandemic.

The economic slowdown due to COVID-19 has reduced payment activities from the community, but it is an opportunity to accelerate the adoption of digital financial technology. The presence of technological developments has given rise to a new concept of thinking for the economic cycle, especially in the banking sector which has a major role in the economy. As a trend and necessity to survive in the pandemic era, research by Kurniawan et al. (2021); and Habibah (2020) proves that digital transformation carried out by banks can have a significant influence on company performance. so therefore, This study aims to analyze the application of e-banking Bank BJB and the strategy used by both in increasing CASA market share through the implementation of e-banking amid the uncertainty of the COVID-19 pandemic.

METHODS

This study uses a qualitative approach with the Grounded Theory Method. So the research design starting from problem formulation, data collection, and data processing to making a report on the research results does not use quantification strategies or statistical calculations as is common in quantitative research. This qualitative research method is used not to test theories or start investigations with a grip on a certain theory and then prove it but with a grip on a field of study of regional financial management and risk management as well as matters related to that field. This qualitative research does not start by proposing a hypothesis and then testing its truth (deductive thinking) but moves from the bottom by collecting as much data as possible about something, and from that data is sought patterns, laws, principles and finally concluding the analysis that has been carried out. Therefore, even if there is a hypothesis in qualitative research, the hypothesis is not tested to be accepted or rejected. About this research study. The use of this method is intended to deeply understand the problems of Bank BJB in facing the era of disruption by utilizing digital technology and its opportunities to find a solution to the decline in market share and the decline in deposit collection through CASA as a mode of bank financing. This study uses a single instrumental case study approach (Single Instrumental Case Research) is a case study research conducted using a case to describe an issue or concern. In this study, the author pays attention to and examines an issue that attracts his attention and uses a case as a means (instrument) to describe it in detail.

The research subjects at the research locus to be researched are following the research objectives and approaches that have been determined since the beginning of the research design. The criteria for interpreting the data findings in this study are formulated as follows: (1) Data is obtained from relevant sources and not subjective assumptions; (2) Data can be interpreted objectively, according to facts, and eliminate elements of bias and error; (3) Data must be interpreted with the correct method; (4) Data is obtained from resource persons who are considered to have representation, relevance, and competence with the research.

Following the research objectives and qualitative research approach chosen, the research analysis unit determined in this study consists of an Internal key informant and Expert Judgement as follows: The internal key informant consists of, namely: (1) Arfianto Ramadhian, as Head of Digital banking Division – Bank BJB; (2) Riera Ecorhynalda, as a Member of the Risk Monitoring Committee of the Board of Commissioners of Bank South Sumatra Babel. User Judgement In this study, the following are (1) Dian Wahyuningsih, S.E., M.Si. As a Digital Banking User, who learns and knows the ins and outs of Digital banking; (2) Yunita Sintono, as a Priority Customer of Bank BJB Serang Branch.



RESULTS AND DISCUSSION

Data collection was carried out through interviews, documentation studies, and SWOT analysis to find out the advantages and disadvantages of the e-banking product owned by Bank BJB, namely BJB digi. In this section, the researcher presents a description of research data based on field findings related to the Improvement Strategy of Market Share Current Account Saving Accounts (CASA) through the Development Optimization of Electronic Banking in Indonesia (Study on Bank BJB).

Table 1. Data Documentation

No.	File Name	Kind	Source
1	Annual Report of Bank BJB Year 2020	Soft file	https://bankBJB.co.id/
2	Bank BJB's Annual Report 2021	Soft file	https://bankBJB.co.id/
3	Bank BJB's Annual Report 2022	Soft file	https://bankBJB.co.id/
4	Socialization of BJB Mobile Products	Soft file	Bank BJB
5	Guidelines for the Implementation of Digital Branches by Commercial Banks	Soft file	https://ojk.go.id/
6	Corporate Presentation of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk Analyst Meeting 1Q 2022	Soft file	https://bankBJB.co.id/
7	Indonesian Banking Statistics Financial Services Authority (SPI OJK) December 2020	Soft file	https://ojk.go.id/
8	Indonesian Banking Statistics Financial Services Authority (SPI OJK) December 2021	Soft file	https://ojk.go.id/
9	Indonesian Banking Statistics Financial Services Authority (SPI OJK) December 2022	Soft file	https://ojk.go.id/
10	Bank Indonesia Economic and Financial Statistics (SEKI)	Soft file	https://bi.go.id
Total: 10 documents			

Source: Research data (2024)

Documentation studies are carried out to analyze research problems based on valid and accurate documents. Based on Table 1, it is known that the number of documents used for the documentation study in this study is 10 (seven) obtained from various sources with data types in the form of soft files.

A descriptive analysis related to the condition of Bank BJB's CASA Market Share will start from the components that form the Current Account Saving Account (CASA), namely Savings and Current Accounts. Current Account Saving Account (CASA) is part of the Third Party Fund (DPK) of a bank which refers to two types of deposit products offered by banks to customers: Current Account and Savings Account. CASA is part of the Third Equity Fund, which has low fees compared to Time Deposits.

Bank BJB's third-party funds consist of consumer third-party funds that manage individual customers and institutional deposits that manage institutional customers. The financial data that shows the value of Bank BJB's Third Party Funds (DPK) from 2018-2022 can be shown in the following table:



**Table 2. Third-Party Funds (DPK) of Bank BJB from 2018-2022
 (in millions of rupiah)**

	2022	2021	2020	2019	2018
Savings	26,548,140	24,685,441	22,266,568	20,608,315	17,951,664
Current accounts	24,762,436	26,008,800	19,163,117	20,734,616	20,481,352
Deposits/Deposits	70,438,502	62,834,358	58,129,335	41,996,786	43,176,405
Total Deposit	121,749,078	113,528,599	99,559,020	83,339,717	81,609,421

Source: Data processed by the author from the Bank BJB annual report (2024)

Based on Table 2, it can be seen that Third Party Funds (DPK) have increased from 2018-2022. The savings component has increased, in 2020 it reached around IDR 22.27 trillion, an increase of 8.05% compared to 2019 reaching IDR 20.61 trillion. The increase is based on Bank BJB's annual report, mainly from the growth of BSA Savings of IDR 95.32 billion and Tandamata My First Savings of IDR 40.39 billion. In 2021, the achievement target for Savings in general has been passed, which is 102.89%. Savings in 2021 reached IDR 24.69 trillion, an increase of 9.80% compared to 2020 reaching IDR 22.23 trillion. The increase is in line with the growth of the Number of Accounts (NoA). Likewise in 2022 due to the growth of the Number of Accounts (NoA), Savings in 2022 reached IDR 26.55 trillion, an increase of 7.56% compared to 2021 reaching IDR 24.69 trillion.

The next deposit component is Current Accounts and Time Deposits, where these components at Bank BJB are grouped into Current Accounts and Deposits for consumers (individuals) and there are Current Accounts and Deposits for institutions (Institutions). In general, both Current Accounts and Deposits at Bank BJB, the value of more Current Accounts and Deposits for institutions compared to those for consumers (individuals), where in 2019 current accounts reached Rp20.61 trillion, a small increase of 1.24% compared to 2018 reaching Rp17.95 trillion, but in fact Deposits in 2019 decreased by 2.73% compared to 2018, this is because the deposit interest rate decreased. Meanwhile, in 2020, in contrast to 2019, Current Accounts decreased by 7.58% but Deposits increased by 38.41%, this was due to the addition of Deposits from institutions. In 2021, Bank BJB managed to exceed the target asset by 112.86%. The achievement of third-party funds of 110.58% was also supported by the achievement of current accounts of 123.97%, savings of 102.89%, and deposits of 108.91%. Overall, the current account increased, but partially the individual current account decreased, but the institutional current account increased. In 2022, Current Accounts decreased by 4.79%, but overall deposits increased, this was due to an increase in Deposits by 12.10%.

Furthermore, based on the description of the data above, an analysis will be carried out related to the condition of the development of Bank BJB's Current Account Saving Account (CASA) from 2018-2022 with the following data:

Table 3. Current Account Saving Account (CASA) Bank BJB from 2018-2022

	2022	2021	2020	2019	2018
Savings	26,548,140	24,685,441	22,266,568	20,608,315	17,951,664
Current accounts	24,762,436	26,008,800	19,163,117	20,734,616	20,481,352
Deposits/Deposits	70,438,502	62,834,358	58,129,335	41,996,786	43,176,405
Total Deposit	121,749,078	113,528,599	99,559,020	83,339,717	81,609,421
Total CASA (in millions of Rupiah)	51,310,576	50,694,241	41,429,685	41,342,931	38,433,016
%CASA	42.14%	44.65%	41.61%	49.61%	47.09%

Source: Data processed by the author from the Bank BJB annual report (2024)



The table above shows that Bank BJB's deposit and CASA data from 2018-2022 have increased. Looking at The data that shows the CASA value over the 5 years shows an increase, this shows that Bank BJB is trying to get cheaper deposits by using various strategies and policies that have been set. However, the value of the proportion of CASA shows fluctuations in value, especially since we see a decrease in 2020 compared to 2019, which is due to one of the factors the COVID-19 Outbreak pandemic, so people prefer to put their funds in deposits due to unstable economic conditions.

Table 4. Market Share Current Account Saving Account (CASA) Bank BJB in the Commercial Bank Group Book III / KBMI 2 Year 2018-2022

	2022	2021	2020	2019	2018
Savings	136,714,000	138,651,000	256,125,000	291,165,000	301,384,000
Current accounts	197,171,000	178,191,000	346,273,000	302,536,000	295,261,000
Deposits/Deposits	383,458,000	350,623,000	854,380,000	791,889,000	853,038,000
Total Deposit	717,343,000	667,465,000	1,456,778,000	1,385,590,000	1,449,683,000
Total CASA (in millions of Rupiah)	333,885,000	316,842,000	602,398,000	593,701,000	596,645,000
Total CASA Bank BJB (in millions of Rupiah)	51,310,576	50,694,241	41,429,685	41,342,931	38,433,016
Market Share CASA Bank BJB	15.37%	16.00%	6.88%	6.96%	6.44%

Source: Data processed by the author from the Bank BJB annual report (2024)

In Table 4 above, the data shows that Bank BJB's CASA Market Share from 2018-2022 tends to increase, although 2022 is slightly down from 2021. Overall, from 2018 to 2022 Bank BJB is still considered to have very little market share in the KBMI 2 Commercial Bank Group, this requires Bank BJB to continue to make more efforts to improve the strategies and programs that will be carried out to further increase the value of CASA in the coming years.

To be more specific, we will compare the Market Share value of CASA Bank BJB with other banks, which are included in the KBMI 2 Commercial Bank Group in the table below:



Table 5. CASA Market Share of Commercial Banks in the KBMI II Group in 2022

Bank Name	Savings (in million rupiah)	Current accounts (in millions of rupiah)	Deposits in millions of rupiah)	Total Deposit (in millions of rupiah)	Total CASA (in millions of Rupiah)	Market Share CASA
Bank BJB	26,548,140	24,762,436	70,438,502	121,749,078	51,310,576	15.37%
Allo Bank	309,249	39,700	4,066,542	4,415,491	348,949	0.10%
Bank Jago	2,786,512	2,886,303	2,601,570	8,274,385	5,672,815	1.70%
Mayapada Bank	9,922,183	4,130,502	100,817,663	114,870,348	14,052,685	4.21%
Raya	1,588,386	1,515,891	6,710,624	9,814,901	3,104,277	0.93%
Bukopin	471,637	647,138	4,470,295	5,589,070	1,118,775	0.34%
Sinarmas	11,189,303	14,178,895	13,345,837	38,714,035	25,368,198	7.60%
Central Java BPD	25,009,777	11,293,024	30,520,024	66,822,825	36,302,801	10.87%
East Java BPD	23,118,307	23,477,047	30,543,334	77,138,688	46,595,354	13.96%
Bank DKI	11,426,247	17,026,255	36,652,124	65,104,626	28,452,502	8.52%
Bank Woori	4,724,008	5,557,914	18,509,573	28,791,495	10,281,922	3.08%
Citibank	7,134,233	51,109,150	15,898,918	74,142,301	58,243,383	17.44%

Source: Processed data (2024)

In Table 5 above, it can be seen that although Bank BJB, its CASA Market Share is still considered small, when compared to other banks, it is in the 2nd position controlling the market share below Citibank. However, Bank BJB needs to be aware of the emergence of many digital banks, so that it will be easier to get individual savings and current account customers, so Bank BJB must continue to innovate and continue to develop its digital services.

Based on the results of the in-depth interview, several focuses of attention were obtained about the analysis in this study, namely: (1) Banks can develop and provide digital banking services that meet people's new needs and preferences, such as digital payments, mobile banking applications, and online banking services; (2) Collect and analyze customer data to deeply understand changes in their behavior and preferences. Thus, banks can develop more appropriate strategies for developing digital services; (3) Segment the market based on technology usage behavior to identify needs and preferences different communities, so that banks can provide more appropriate services; (4) Using technology to understand and respond to individual customer preferences, so as to provide more personalized and relevant services; (5) Develop new products and services that leverage the latest technologies, such as fintech, blockchain, and artificial intelligence to improve the customer experience; (6) Anticipate and protect customers from digital security threats, such as cybercrime and phishing, by improving security systems and customer education; (7) Provide education and training to employees to keep up with technological developments and apply best practices in digital transformation; (8) By adopting this comprehensive and technical approach, banks can be better prepared to respond to changes in people's behavior and harness the potential of digital transformation to improve the quality of services and grow their businesses.

Bank BJB has taken strategic steps, including accelerating application development and improving (Improvement) e-channel features, as Enabler improving transactional banking business and managing IT systems that are more focused, directed, and integrated to support the development of all business segments as a whole, to accelerate business processes, improve reliability electronic channels as well as



providing IT service solutions that bring businesses closer to customers. Factors that are inhibiting the development of Electronic Banking at Bank BJB are the following matters; Technology Gap, there are still Bank BJB customers who do not have adequate access to technology, such as a stable internet connection or compatible devices, so the adoption of e-banking services can be hampered. Distrust in Security is still an obstacle for customers who do not feel confident about the security of the service e-banking, this is a significant obstacle to the adoption and development of e-banking. Low trust can be caused by adverse security events in the banking industry or a lack of understanding of the security measures implemented by Bank BJB. Lack of Awareness and Education from customers who lack or do not have an adequate understanding of the benefits and how to use the service e-banking. Lack of awareness and lack of education about the features, usability, and ease of use of the service e-banking can hinder wider adoption. Next is the challenge of Regulation, becoming a regulatory barrier or complicated requirement in providing services e-banking, this can hinder the implementation of development strategies for e-banking. Complex or unclear regulations can affect Bank BJB's ability to provide innovative services that are in line with customer needs.

Market Share Bank BJB's CASA has not reached the expected target. Based on the comparison made between Market Share CASA Bank BJB with other Commercial Banks in Book III or KBMI 2 group in Indonesia, Market Share Bank BJB is still small nationally, but if the comparison Head to Head between banks, then Bank BJB is second after Citibank. Factors that are still undervalued in this condition are due to the Bank's products and services that are less innovative or have difficulty competing with similar products from other banks. Another thing is not having enough focus on customer service or being less responsive to customer feedback, this can affect customer satisfaction and encourage them to look for alternatives.

Some strategies to improve Market Share CASA Bank BJB through optimization of Electronic Banking are as follows: App development Mobile that user friendly. Focus on developing an intuitive and easy-to-use mobile app. Comprehensive Transaction and Account Management Facilities. Service Electronic Banking By providing complete transaction facilities, including fund transfers, bill payments, and easy account management. Improve security systems in Electronic Banking to protect customer data. Customers will be more likely to use digital services if they are confident that their information and transactions are safe. Integrate services Electronic Banking with services Fintech and e-commerce popular. Profitable loyalty program for customers who actively use the service Electronic Banking. Additional interest bonuses, reward points, or other incentives can increase customer retention and stimulate growth in Market Share CASA. Ensure related customer service Electronic Banking operates well and is responsive. Collaborate with third parties, such as fintech providers or start-ups, to help develop and enrich services in electronic banking. Collaboration with third parties can bring innovation and competitive advantage. Factors that are still an obstacle or weakness in this strategy are: Cyberattacks and online fraud can hinder the adoption of electronic banking, especially if banks do not succeed in building trust regarding system security. The next aspect is that the innovations developed have not answered the needs of customers optimally adjusted to the characteristics of customers and regions.



CONCLUSION

Based on the results of interviews with informants, and Expert and associated with relevant theories, aspects that are still weak of Bank BJB in the development process of Electronic Banking are related to the aspects of Lack of Innovation in product and service products, data security, and privacy, financing, human resources and work culture. Besides that, Market Share Bank BJB's CASA has not reached the expected target. Based on the comparison made between Market Share CASA Bank BJB with other Commercial Banks in Book III or KBMI 2 group in Indonesia, Market Share Bank BJB is still small nationally, but if the comparison Head to Head between banks, then Bank BJB is second after Citibank. However, Bank BJB needs to be aware of the emergence of many digital banks, so that it will be easier to get individual savings and current account customers Bank BJB must continue to innovate and continue to develop its digital services.

REFERENCES

- Bank BJB annual report. (2020). *Laporan Tahunan 2020*.
<https://bankBJB.co.id/page/laporan-tahunan>.
- Bank BJB annual report. (2021). *Laporan Tahunan 2021*.
<https://bankBJB.co.id/page/laporan-tahunan>.
- Bank BJB annual report. (2022). *Laporan Tahunan 2022*.
<https://bankBJB.co.id/page/laporan-tahunan>.
- Habibah, N. F. (2020). Tantangan Dan Strategi Perbankan Syariah Dalam Menghadapi Covid-19. *Iqtishodiah: Jurnal Ekonomi Dan Perbankan Syariah*, 2(1), 1-9.
- Habibah, N. F. (2020). Tantangan Dan Strategi Perbankan Syariah Dalam Menghadapi Covid-19. *Iqtishodiah: Jurnal Ekonomi Dan Perbankan Syariah*, 2(1), 1-9.
- Janakiraman, B. (2018). Impact of CASA Deposit Growth on the Profitability of. Banks- Study of Syndicate Bank. *Asian Journal of Management*, 9(2): 978–82.
- Kemnaker. (2019). *Pemerintah Terus Dorong Peningkatan Daya Saing SDM Perbankan*. terdapat di <http://kemnaker.go.id/berita/berita-naker/pemerintah-terus-dorong-peningkatan-daya-saing-sdm-perbankan>
- Khairunisa, Jihan., Marpaung, M., & Nasution, A. W. (2020). STRATEGI PENINGKATAN “CASA” DALAM MENURUNKAN PRICING DANA DI BANK SYARIAH. *Jurnal Bilal: Bisnis Ekonomi Halal*, 1(1), 25–34. Retrieved from <https://ojs.polmed.ac.id/index.php/Bilal/article/view/219>
- Kurniawan, A., Rahayu, A., & Wibowo, L. (2021). PENGARUH TRANSFORMASI DIGITAL TERHADAP KINERJA BANK PEMBANGUNAN DAERAH DI INDONESIA. *Jurnal Ilmu Keuangan dan Perbankan (JIKA)*. 10, (2), 158-181. DOI:<https://doi.org/10.34010/jika.v10i2.4426>.
- Mawarni, R., Fasa', M.I., & Suharto. (2021). Penerapan Digital Banking Bank Syariah Sebagai Upaya Customer Retention Pada Masa Covid-19. *ALIQTISHOD: Jurnal Pemikiran dan Penelitian Ekonomi Islam*, 9(2): 39-54
- OJK. (2017). Siaran Pers: OJK Isu Panduan Kantor Digital, Menuju Perbankan Digital Di Indonesia. Retrieved From Otoritas Jasa Keuangan: [Www. Ojk.Go.Id](http://www.Ojk.Go.Id)
- OJK. (2018). *Digital Banking Technology Adoption And Bank Efficiency: The Indonesian Case*. Jakarta: Otoritas Jasa Keuangan.
- Otoritas Jasa Keuangan. (2014). Peraturan Otoritas Jasa Keuangan Nomor 19/POJK.13/2014 Tentang Layanan Keuangan Tanpa Kantor Dalam Rangka Keuangan Inklusif. Retrieved From Otoritas Jasa Keuangan: [Http://Www.Ojk.Go.Id](http://www.Ojk.Go.Id)
- Otoritas Jasa Keuangan. (2017). *Maintaining Stability, Increasing Prosperity*. Jakarta: Otoritas Jasa Keuangan.



- Otoritas Jasa Keuangan. (2018). Edukasi Konsumen. *Digital Banking: Nyaman Dan Aman Harus Beriringan*. Jakarta: Otoritas Jasa Keuangan.
- Sari, Elisa Valenta. (2016). *Suku Bunga Tinggi Jegal Bank Nasional Bersaing di Asean*. terdapat di <https://www.cnnindonesia.com/ekonomi/20160113154723-78-104051/suku-bunga-tinggi-jejal-bank-nasional-bersaing-di-aseanCnnindonesia.com>.
- Septiadi, Anggar. (2019). *Berkat BRISPOT, kredit mikro BRI tumbuh hingga 14,5%*. terdapat di <https://keuangan.kontan.co.id/news/berkat-brispot-kredit-mikro-britumbuh-hingga-145>