

## ACCELERATION OF DIGITAL SERVICE LITERACY OF BANK JATIM SYARIAH CAPEM PROBOLINGGO TO CUSTOMERS IN AN EFFORT TO MINIMIZE THE RISK OF DIGITAL TRANSFORMATION

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### ABSTRACT

This study aims to illustrate the importance of accelerating digital literacy to increase the literacy of Bank Jatim Syariah digital services to customers, so that customers are not easily exposed to digital-based fraud in online transactions, so as to minimize the risk of digital transformation. This research uses qualitative research with a descriptive approach based on the discovery of a social phenomenon or human problem that is currently occurring. The results of this study show that the acceleration of digital service literacy of Bank Jatim Syariah Capem Probolinggo applied to its customers is; First, providing literacy directly to customers when socializing Jconnect Mobile Bank Jatim Syariah. Second, conveying information in various media by following trends so that it is more attractive and easy to understand by customers and secures customer data information. Thus, it is an effective way to overcome the risk of digital transformation in the form of social engineering.

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### 1. INTRODUCTION

The rapid development of fintech in Indonesia has changed people's behavior patterns in conducting financial transactions. Digital financial transactions continue to grow rapidly due to the COVID-19 pandemic. The pandemic has accelerated digital transformation in the banking sector. With a very high speed and impact on almost all areas of life. Digital transformation is the impact of the disruption era or better known as the Industrial Era 4.0, so that there is a changes in business model, overhauling the existing business ecosystem into a new ecosystem that is more innovative, complex and dynamic [1]. The industrial era 4.0 is characterized by the use of digital technology by the millennial generation in meeting their needs [2].

Restrictions on human movement during the COVID-19 pandemic have forced changes in people's behavior and orientation from before by encouraging digital services in various activities carried out digitally. One of them is banking services. The presence of digital financial services makes people have many options to access financial services without the need to physically come to the office of a financial service institution, by going through their respective gadgets and making transactions anytime and anywhere in real time online. So that after the COVID-19 pandemic, many people choose to maintain the habit of accessing financial services digitally[3].

Several digital-based banking services that continue to develop today include mobile banking, internet banking, and SMS banking. Bank Jatim Syariah Capem Probolinggo as one of the banking players in Indonesia is also actively carrying out various digital technology-based service innovations, providing availability of banking services, innovation, and easy access for customers and the public. Bank Jatim Syariah Capem Probolinggo presents "JConnect" as a form of Digital Banking Branding that reflects digital transformation. So that customers can easily carry out various kinds of banking transactions by utilizing the internet network. For example, checking deposit balances, paying some bills, purchasing, transferring funds both between banks and between banks, opening new accounts, and other banking transactions [4].

However, in addition to the services and conveniences provided by Bank Jatim Syariah Capem Probolinggo to its customers in completing various matters without having to leave the house and simply relying on their respective gadgets, there are also concerns things that are concerning in this digital banking service for customers who still don't fully understand the rules and procedures of Bank Jatim Syariah Capem Probolinggo. Because in conducting digital financial transactions, the security factor is the

most important thing. The convenience of digital financial transactions needs to be accompanied by an understanding of the risk of personal data security. For this reason, protecting customer personal data is a top priority that must be maintained [5], both by the Bank and the customer. So that it is very vulnerable for customers who do not have digital literacy skills to face challenges and threats in the form of risks that have the potential to arise in the future. Therefore, digital financial literacy skills are not just a necessity, but have also become a lifestyle in the era of the Industrial Revolution 4.0. Thus, literacy in a digital context like this is interpreted as the ability of an individual or group to understand, master, and use technology, information, and communication facilities.

The researcher will explain some of the previous research that has been done and collect some international article literature relevant to the research to be carried out. In previous research, cybercrime by utilizing digital banking has been found in many forms and is still developing today. One of them is research [6] that analyzes the technological developments that are so fast but also causes negative excesses, namely the development of more sophisticated crimes known as Cybercrime. In the banking sector, one of the developing digital risks through electronic media includes the social engineering model by utilizing internet access when making transactions which are then used by cyber criminals. By utilizing the customer's psychological condition.

Research [7] said that the position of consumers/customers in digital transactions in Indonesia even though the legal tools are quite complete but practically not enough to protect well. Based on the five principles of maintaining the care of religion, soul, reason, descendants and property, it is clear that efforts to protect Muslim customers in digital transactions have been carried out. But in terms of security systems in transactions, customer data security systems, and socialization of important information related to customers need to be improved even better.

The banking sector is the most vulnerable sector to digital crime attacks, considering that so many transactions occur in the banking sector. The research [8] proposes an evaluation of policies in preventing cybercrime by establishing a special organizational structure to deal with legality problems due to cybercrime.

So that with various kinds of digital crime threats that attack digital banking financial services, the main focus of research at this time is the development of Service Assistant Staff (one of the fields that develops Bank Jatim Syariah products and customer service either manually or digitally) in Bank Jatim Syariah Capem Probolinggo to provide literacy acceleration to prospective customers who use digital services from Bank Jatim Syariah. Taking this focus is important to provide education to prospective customers to prevent digital risks threats that are rampant. Because customers who do not have literacy or education related to digital banking services will be easily exposed to these risk threats. Because customers who do not have literacy or education related to digital banking services will be easily exposed to these risk threats [9].

The benefits of this research are to minimize negative factors and increase positive value in digital transformation in the Industrial Era 4.0, and efforts to improve existing conditions by preventing problems that have not yet occurred. This research is expected to provide benefits as anticipation for the Bank and customers before the risk of digital transformation occurs in order to prevent the occurrence of digital transformation risks and prevent losses due to exposure to digital transformation risk.

## **2. METHOD**

### **2.1 Jenis and Data Source**

The data that the author uses is primary data in the form of observations in the field or field research and direct interviews with related parties and secondary data as a complement to primary data in the form of data in the form of material data that provides information such as journal articles and other literature [10].

### **2.2 Analysis Method**

This research uses descriptive qualitative method. Qualitative research is a research procedure that produces descriptive data in the form of written or spoken words from people and the observed behavior from the phenomena that occur. A descriptive study emphasizes data in the form of words, pictures, and not numbers due to the application of qualitative methods [11].

## **3 RELUST AND DISCUSSION**

Bank Jatim Syariah Capem Probolinggo as one of the banking companies owned by the local government Jawa Timur which is also intensively carrying out various digital technology-based service

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innovations, has a very important role to provide literacy to its customers regarding the importance of maintaining data security in the digital era. As well as being part of every Bank Jatim Syariah customer to be wise in maintaining the security of privacy or personal data to avoid the risk of digital transformation As well as being part of every Bank Jatim Syariah customer to be wise in maintaining the security of privacy or personal data to avoid the risk of digital transformation [12].

### **Getting to Know the Risk Mode of Digital Transformation (Social Engineering)**

The first thing that researchers want to know before discussing further is how Bank Jatim Syariah Capem Probolinggo knows the risk mode of digital transformation that is currently happening.

One of the risk modes of digital transformation that is rampant until now is the Social Engineering mode. Social Engineering is a crime that manipulates the victim's psychology to leak personal data. The most common victims targeted by social engineering are banking customers [13].

Financial Services Authority (OJK) identified four modes of social engineering that are currently rampant. *First*, the mode with info on changes in bank transfer rates via WhatsApp media. The perpetrator pretends to be a bank employee and conveys information about changes in bank transfer rates to the victim. The perpetrator asks the victim to fill out a form link that asks for personal data such as PIN, OTP and password. *Second*, the mode of providing offers to be a priority customer. Actors offer upgrade ads to become priority customers with various promotions. The perpetrator will ask the victim to provide personal data such as Card Number, ATM, PIN, OTP CVV/CVC Number and Password. *Third*, the mode of using fake customer service accounts on behalf of the bank. The perpetrator will offer assistance to resolve the customer's complaint by pointing to the perpetrator's fake website or asking the customer to provide his personal data. *Fourth*, the mode by offering to become a clever behavior agent by offering services to become a clever behavior agent easily The perpetrator will ask the victim to transfer a certain amount of money to get an EDC machine (Electronic Data Capture) [14].

Based on the description of the discussion above, the researchers can conclude that of the four social engineering crimes modes identified by the OJK, The researchers believes that the four modes here have in common with triggering the victim's psychological point of view.

The researcher conducted an interview with Mrs. Dyah Ayu P as the Service Asistant Staff of Bank Jatim Syariah Capem Probolinggo that:

*"In getting to know the current mode of social engineering, Bank Jatim can find out through complaints from customers who get messages or calls on behalf of Bank Jatim Syariah and utilizing information technology"(the interview results were conducted on October 17, 2022, at 14:30 WIB).*

This was reinforced by respondent M Yunus as one of the customers of Bank Jatim Syariah Capem Probolinggo that:

*"For 5 years running until now, he has received a DM (Direct Message) on behalf of Bank Jatim Syariah on his Instagram, with the content of the message informing the winner of the Bank Jatim Syariah quiz by clicking the link in the content DM to be asked for the customer personal data. However, he ignored the DM after complaining about the experience to Bank Jatim Syariah. Then he received a statement directly from Bank Jatim Syariah that the official social media of Bank Jatim Syariah never sent a DM containing the quiz winners"(the interview results were conducted on October 19, 2022, at 11:17 WIB).*

The researcher concluded that the social engineering mode experienced by one of the customers of Bank Jatim Syariah Capem Probolinggo on behalf of Bank Jatim Syariah was not much different from the first and third modes identified by OJK, namely the mode that triggers the victim's psychological point of view through social media messages and uses fake accounts on behalf of Bank Jatim Syariah.

### **Digital Service Literacy of Bank Jatim Syariah to Customers in Minimizing the Risk of Digital Transformation (Social Engineering)**

Researchers made observations at Bank Jatim Syariah Capem Probolinggo when Mrs. Dyah Ayu P a Service Asistant Staff for Bank Jatim Syariah when socializing JConnect mobile banking to customers who open new accounts. Researchers found the efforts of Mrs. Dyah Ayu P to provide digital service literacy of Bank Jatim Syariah to customers. Including:

#### **1. Defining Jconnect features**

Every customer who makes a new account opening transaction, The Service Assistant section always offers Jconnect Mobile as well as defines JConnect features in detail. The feature features presented from Jconnect Mobile are very complete and help customers make various kinds of transactions anywhere and anytime. Starting from balance information, transaction information,

transfers between Bank Jatim accounts, credit purchases, electricity token purchases, and various kinds of payments provided at Jconnect Mobile Bank Jatim Syariah [15].

2. Notifying the official website of Bank Jatim Syariah

Bank Jatim Syariah Service Assistant staff also notify customers of Bank Jatim's official website.

Among them there are:

- Bank Jatim Syariah official website

Bank Jatim Syariah official website is <https://www.bankjatim.co.id> which contains various kinds of information about Bank Jatim Syariah, starting from the profile of Bank Jatim Syariah, Bank Jatim Syariah products, Bank Jatim services, as well as Bank Jatim magazines, and so on.

- The Official SMS Center of Bank Jatim Syariah  
SMS Center of Bank Jatim Syariah which is number 3366
- Official Call Center of Bank Jatim Syariah
- Original
- Call Center resmi Bank Jatim Syariah

Bank Jatim Syariah Call Center is number 14044 which has been listed on the official website page of Bank Jatim.



Figure 1 Bank Jatim Call Center Number  
Source: (<https://www.bankjatim.co.id>)

Communication services for Bank Jatim Syariah Call Center officers are a communication process to make it easier for customers to communicate with the bank and get banking assistance and services for 24 hours [16].

- Official e-mail of Bank Jatim Syariah

The official e-mail of Bank Jatim Syariah is a [info@bankjatim.co.id](mailto:info@bankjatim.co.id) that can be found on the official page of Bank Jatim Syariah.



Figure2 Bank Jatim E-mail  
Source: (<https://www.bankjatim.co.id>)

- Official WhatsApp of Bank Jatim Syariah

The official WhatsApp of Bank Jatim Syariah is also listed on the official website of Bank Jatim Syariah under the name WhatsApp Prita.

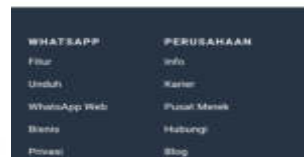


Figure 3 WhatsApp Bank Jatim  
Source: (<https://www.bankjatim.co.id>)

- From Bank Jatim Syariah official complaint



Figure 4 Bank Jatim Customer Complaint Form Mechanism Site S  
ource: (<https://www.bankjatim.co.id>)

From Bank Jatim Syariah official complaints are also available on the Bank Jatim Syariah website page to facilitate customers who are experiencing losses or potential financial losses that are suspected to be due to the Bank's mistakes or omissions.

At the same time, the researcher also conducted an interview with Mrs. Dyah Ayu P as the Service Assistant Staff of Bank Jatim Syariah Capem Probolinggo that:

*"Bank Jatim Syariah also accelerates the literacy of this digital service through the media by following trends so that it is more attractive and easy to understand by customers, such as pamphlet posts spread on social media, and through magazines published by Bank Jatim Syariah. Because not all people when directed to use JConnect understand how digital banking services, So it's easy to get caught up with the crime mode of social engineering." (the results of this interview were conducted on October 20, 2022, at 14:20 WIB).*

From the results of the observations and interviews above, it was also strengthened by 2 respondents of new customers of Bank Jatim Syariah Capem Probolinggo namely the first respondent Ulfi N that:

*"After getting exposure to digital banking service literacy from Bank Jatim Syariah, she is more careful with sites on behalf of banks so as not to be easily deceived by social engineering criminals." (the results of this interview were conducted on October 31, 2022, at 11:13 WIB)*

Fitria's second respondent as a new customer of Bank Jatim Syariah stated that:

*"Exposure to the literacy of digital banking services provided by Bank Jatim Syariah to him, she became more familiar with the features of JConnect Bank Jatim Syariah and did not easily believe foreign phones on behalf of Bank Jatim Syariah" (the results of this interview were conducted on October 31, 2022, at 13:09 WIB).*

Based on the results of the observations and interviews above, the researcher concluded that Bank Jatim Syariah must provide understanding to customers about what digital banking services are set by Bank Jatim Syariah clearly and easily understood.

Likewise, the literacy of digital banking services provided by Bank Jatim Syariah to its customers has received good and positive results, because Bank Jatim Syariah customers are wiser and do not easily believe unofficial information from the Bank Jatim Syariah website and ignore vague calls on behalf of Bank Jatim Syariah.

### **Bank Jatim Syariah's Efforts in Maintaining Customer Data Information**

In an effort to safeguard company information according to Whitman and Mattord the level of effectiveness of the company's information security is based on: Personal Security, concerns employee security in the context of information security efforts. Operation Security, emphasizes the company's ability to maintain information security. Communication Security, has the purpose of securing communication media, communication technology. Network Security, emphasizes the security of company data network equipment, networks and their contents. [17].

Based on the description of the discussion above, the researcher conducted an interview with Mrs. Nina Anggraeni as the General Staff of Bank Jatim Syariah Capem Probolinggo that:

*"Bank Jatim Syariah implements a policy commitment regarding information sharing which is always carried out in writing in its licensing process. Any attempt to access information through telecommunications networks, both wired and wireless, is not allowed. The use of technology such as sending data via public e-mail or short messages is not allowed." (the results of this interview were conducted on October 22, 2022 at 14:17 WIB).*

After conducting an interview with Mrs. Nina Anggraeni, the researcher also interviewed Mrs. Dyah Ayu P as a Service Assistant Staff of Bank Jatim Syariah stated that:

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"The Technology Division of Bank Jatim Syariah has implemented the HTTPS system in the use of the Internet, thus guaranteeing that the site visited is the official website of Bank Jatim Syariah which serves to ensure to the browser and the user that both are in the real company." (the results of this interview were conducted on October 22, 2022 at 15:00 WIB).

From the results of the data analysis that has been carried out, researchers think that so far, Bank Jatim Syariah in maintaining information security is considered to be quite effective. By looking at the technology management efforts of Bank Jatim Syariah in making it difficult for users, so it is not easy for social engineering actors to be able to penetrate layers of security.

#### 4 CONCLUSION

From the results and discussion above, the researcher concluded that Bank Jatim Syariah Capem Probolinggo must provide an understanding of digital banking services to its customers, Because not all customers understand what are the facilities of digital banking services so it is not easy to get stuck with the risk of digital transformation that triggers customer psychology.

To grow digital service literacy at the individual customer level, Bank Jatim Syariah Capem Probolinggo made efforts in several ways. First, providing literacy directly to customers when socializing Jconnect Mobile Bank Jatim Syariah. Second, conveying information in various media by following trends so that it is more attractive and easy to understand by customers.

The literacy of digital services provided by Bank Jatim Syariah to its customers has succeeded in becoming a form of self-control and a solution to minimize customer trappings from the risk of digital transformation. In addition, Bank Jatim Syariah Capem Probolinggo also strives to maintain customer data information by making it difficult for Bank Jatim Syariah users, So it is not easy for social engineering actors to penetrate it.

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