

BSI Digital Financial Transition Mechanism in Improving the Financial Literacy of Urban and Rural Communities in Majene

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ABSTRACT

The transformation of digital finance in the Islamic banking sector has become inevitable due to rapid technological progress and rising demand for inclusive efficient services. This study examines the digital transition mechanism implemented by Bank Syariah Indonesia in enhancing financial literacy in urban and rural communities of Majene Regency. Using a qualitative case study approach, data were collected through interviews, observations, and documentation involving bank staff, customers, MSMEs, and community leaders. Thematic interactive analysis reveals that digital banking, especially mobile applications, functions as an informal learning medium that gradually improves financial literacy. Urban users benefit more due to better infrastructure and digital skills, while rural communities face barriers including limited access, low technological understanding, and trust issues. Religiosity and adherence to sharia principles also shape adoption decisions. Thus, literacy is influenced not only by knowledge and skills but also by social norms and beliefs. Overall, digital financial transformation represents a multidimensional social process requiring integrated innovation, community engagement, and supportive infrastructure to ensure inclusive and sustainable outcomes. Future strategies should emphasize localized education, user experience adaptation, and trust building initiatives to bridge the urban rural divide and maximize the impact of Islamic digital finance development across diverse community settings effectively.

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1. INTRODUCTION

In recent years, the financial landscape has changed in a way that feels like it... Yes, quite drastic. The presence of fintech, mobile banking applications, and various digital-based services is no longer just a complement, but has become part of many people's daily lives. In big cities, for example, paying for coffee via QR code or checking your balance via mobile phone has become commonplace. Interestingly, this trend does not stop in developed countries; Indonesia is also moving fast, including

in the development of Islamic banking which is beginning to adapt to the digital ecosystem. In this situation, Bank Syariah Indonesia (BSI) seems to be in a decisive position, not only as a service provider, but also as a link between sharia values and ever-evolving technology.

However, if you look a little deeper, the problem is not as simple as the availability of technology. The government continues to encourage financial literacy and inclusion, but in reality, the public's understanding of finance, especially sharia-based and digital, is still uneven. There are people who are used to using mobile banking for various transactions, but do not necessarily understand the basic principles of Islamic finance that underlie it. On the other hand, there are also those who do not even feel comfortable using digital services at all. Several studies show that this limitation is not only a matter of access, but also a matter of understanding and trust (Ummah & Nurlaeli, 2026).

This difference becomes increasingly apparent when we compare urban and rural areas. In cities, the internet network is relatively stable, digital devices are more accessible, and exposure to technological innovations is much higher. In contrast, in rural areas, the obstacles are often more concrete: unstable signals, limited devices, and inadequate levels of digital literacy. In the context of Sulawesi, including Majene, this kind of condition is not uncommon. There are people who are actually interested in trying digital services, but are hesitant because they are not sure how to use them, or even worried about risks that they do not fully understand (Asriyana et al., 2025).

At this point, digitalization in Islamic banking seems to have two faces. On the one hand, it offers efficiency and ease of access. On the other hand, it also brings new challenges related to how the service is understood and interpreted. Mobile banking and other digital platforms can indeed expand the range of services, but without adequate literacy, the benefits are not fully felt. In fact, in some cases, technology can actually feel "far away" for some people, instead of bringing it closer.

There are other aspects that often go unnoticed, namely social and cultural factors. A person's decision to use digital financial services is not always rational in a technical sense. Sometimes, he is influenced by recommendations from local figures, neighbors' experiences, or even informal stories in the neighborhood. In some communities, trust in financial institutions is built more through social relationships than the features of the application itself. This is where community-based approaches and local wisdom become relevant, because they are able to bridge the gap between technology and social realities faced by the community (Susanto, 2025).

Unfortunately, many previous studies have been more busy quantitatively measuring relationships between variables. Numbers are important, but they are often not enough to explain how a person actually experienced those changes. What was it like to use mobile banking for the first time? What makes someone end up believing, or even rejecting? These kinds of questions tend to be missed, when that is precisely where interesting social dynamics lie (Hasanah & Rohmah, 2025).

From there, it can be seen that there is an empty space that has not been touched much, especially in understanding the digital financial transition process in a more in-depth and contextual way. Majene County, with its urban and rural characteristics side by side, offers a kind of interesting "social laboratory" to see how technology, institutions and society interact with each other. It's not just about who has access and who doesn't, but also how each group interprets the change.

Based on these considerations, this study tries to trace how exactly the digital financial transition mechanism carried out by Bank Syariah Indonesia in improving financial literacy, both in urban and rural areas in Majene. The focus is not only on the adoption of technology, but also on the user experience and the socio-cultural factors that have shaped it. It is hoped that this study can provide a more complete picture, not only enriching theoretical discussions on digital financial literacy, but also providing a more realistic foothold for the formulation of educational policies and strategies that are truly in accordance with the context of society.

2. METHODS

This research relies on a qualitative approach with a case study design. This choice is not without reason. When trying to understand how the digital financial transition is carried out by Bank Syariah

Indonesia in a real context, the quantitative approach feels too rigid. There are layers of experience, perceptions, and even doubts from service users that are not easy to capture numbers. This is where case studies come into play, as they allow space to read the phenomenon in its entirety, not just chunks of data. Moreover, the issue of digital financial literacy often grows from dynamic social interactions, not from stand-alone variables.

The research location was focused on Majene Regency, an area that is interesting because it presents two faces at once. On the one hand, there are urban areas that are starting to become familiar with mobile banking. On the other hand, rural communities are still negotiating with limited access to technology. Majene, in this case, is like a living social laboratory. It's not just about the speed of technology adoption, but also about how cultural values and old habits interact with the relatively new digital financial system. This situation makes it relevant to see how the digital transition actually works on the ground, not just on paper.

The research informants were selected purposively, taking into account the depth of their experience with BSI digital financial services. They not only come from within the bank, but also from customers with different backgrounds, MSME actors, and local community leaders. The amount is not determined from the beginning rigidly. The research follows the principle of data saturation, which stops when information begins to repeat itself and no longer offers new perspectives. In practice, a range of 12 to 20 informants is enough to build a rich picture, although of course the quality of the conversation is much more decisive than just the numbers.

Data collection was carried out through in-depth interviews, non-participatory observations, and documentation review. Interviews are designed to be semi-structured. This means that there is guidance, but it is still flexible to follow the direction of the conversation. Often, it is the spontaneous stories of informants that reveal the most important insights. Observations are made in service offices and through interactions at agents, especially to see how people actually use technology, not just how they claim to use it. Meanwhile, documents such as institutional reports and financial literacy data help provide a broader context, a kind of background that reinforces the findings of the field.

The data collection process does not take place in one go. There are early stages to build trust, which sometimes feels trivial but is actually crucial. Without it, informants tend to hold back. Once the relationship is established, the conversation flows more openly. In some cases, researchers need to meet with the same informant again to clarify or deepen the information. These repetitive interactions, while time-consuming, actually allow for a clearer understanding of the social context surrounding their financial behavior.

For data analysis, this study adopted an interactive model from Matthew B. Miles, A. Michael Huberman, and Johnny Saldaña. The process is not linear. Data reduction, presentation, and conclusion drawing take place back and forth. In the early stages, the data is filtered and coded based on the themes that emerge. After that, the information is arranged in the form of narratives and matrices to make it easier to read the patterns of relationships. Conclusions are then drawn inductively, while continuing to be retested with existing data. There is a kind of constant dialogue between data and interpretation.

Thematic analysis approaches were used to capture key patterns, especially related to BSI's strategy in improving digital financial literacy as well as the differences in responses between urban and rural communities. Interestingly, this distinction is not always firm. Sometimes, rural people actually show creative adaptation, while some urban people remain hesitant because of the trust factor. It is things like this that then enrich interpretations, as they show that the adoption of technology is not solely determined by access, but also by social experience and risk perception.

The validity of the data is maintained through several complementary strategies. Triangulation is carried out by comparing various sources and data collection techniques. In addition, a description of the context is presented in detail so that the findings can be understood in a similar setting. The research audit process is also carried out to ensure the consistency of the steps taken. On the other hand, confirmability is maintained by ensuring that each finding is actually based on data, not just the researchers' assumptions.

Additional steps such as member checking and discussions with fellow researchers were also used to test interpretation. Sometimes, the perspective of others helps to see gaps that go unnoticed. This is important, especially in qualitative research that relies heavily on analytical acuity.

Finally, reflexivity becomes a part that cannot be ignored. The researcher realized that his position was not completely neutral. There are backgrounds, experiences, and even preferences that can affect how you read data. Therefore, reflective recording is carried out throughout the research process. From an ethical perspective, all informants were given a clear explanation of the purpose of the research, their identities were maintained, and participation was voluntary. These things may sound standard, but in practice, they are the foundation of trust that determines the quality of the data obtained.

3. FINDINGS DISCUSSION

If you look at it more carefully, the findings of this study are actually not as simple as the question of "banks go digital". In Majene Regency, Bank Syariah Indonesia's move actually opens up a wider space for change, a kind of shift in the way people understand and manage their money. Not only in the city, but also to more peripheral areas. From the results of the analysis, it can be seen that several recurring patterns appear. Digitalization is the starting door for people to learn finance, then there is a considerable distance between urban and rural communities, then the factors of faith and religious values come into play, followed by obstacles that are not only technical in nature, and finally small but real changes in daily financial habits.

The interesting part arises from the use of apps like BSI Mobile. In urban areas, some people say that since regularly using the application, they have become more aware of where their money goes. Some say that every transaction is neatly recorded, so inevitably they "learn" to manage finances. Here it feels that literacy does not always come from the classroom or formal training. Sometimes, it is just from the simple habit of opening an application, checking balance, or viewing transaction history. Findings like this are in line with Husain and Warsito's research which shows that digital banking can be a practical, not theoretical, means of learning.

If you are drawn a little to the realm of theory, the experiential learning approach feels quite relevant. People learn by experiencing it directly, not because they are told. In this context, the application is not just a transaction tool. It secretly serves as an educational medium. In fact, according to Abdulloh, the repeated use of digital systems actually accelerates the increase of financial literacy and inclusion. So, the learning process occurs unconsciously, but consistently.

However, this picture is not entirely evenly distributed. In rural areas, the story is somewhat different. Some informants claim to know about the application, but do not really understand how to use it. There are also those who are constrained by unstable internet networks. At this point, the term digital divide feels very real. It is not only a matter of whether or not technology exists, but also about the ability to utilize it. The explanation from Mawardi and Ningsih is quite helpful in understanding this situation: access alone is not enough, what is needed is effective use skills.

The problem doesn't stop there. Infrastructure also plays a role. Said and his team's study highlights how the eastern region of Indonesia still faces connectivity constraints. The impact is immediately felt in the low digital financial literacy. So, sometimes it is not because the community does not want to learn, but indeed the facilities are not fully supportive.

Then there is another dimension that is quite distinctive, namely the matter of religious beliefs and values. Some people choose to use BSI's services not only because it is practical, but because they feel calmer in sharia. There is a sense of "security" that cannot always be explained technically. In the framework of the theory of planned behavior, as Tahir explained, factors like this are included in the subjective norms that influence a person's decisions. This means that the decision to use digital services is not only rational, but also influenced by beliefs.

These findings are interesting because they expand the way we look at financial literacy. It is no longer purely about knowledge or the ability to calculate, but also about values. Setiawan and

Rahmiati's research even shows that religiosity can be a strong driver in the adoption of Islamic digital banking, especially in Muslim communities.

On the other hand, barriers remain. Not a few feel more comfortable coming directly to the bank than using an app. The reason is simple, fear of being wrong. Here it can be seen that the digital transition is not just a matter of technology, but also a matter of habits and culture. Kamila and Samsuri note that low understanding of technology often goes hand in hand with low trust.

The age factor also has an effect. The older group tends to be slower to adapt. Hasan and Sa'aid's findings show a similar pattern: the limitations of digital literacy make technology adoption uneven.

Even so, change is still ongoing. Slowly, but it feels good. People are starting to get used to recording expenses, making non-cash payments, and even planning finances more neatly. The shift from cash-based to cashless is starting to be seen, although it is not completely evenly distributed. Adinata said that the integration of fintech in Islamic banking has indeed driven significant changes in financial behavior.

When compared to global studies such as those discussed by Gharbi, these results are actually in line. Digital banking can indeed increase financial literacy. However, local contexts such as Majene show that the effects are not uniform. There are cultural, infrastructural, and educational factors that make the results differ from one region to another.

This is where it is important to leave a uniform approach for all. Financial literacy strategies need to be adjusted to local conditions. In rural areas, a community-based approach may be more effective. Meanwhile, in urban areas, optimizing digital features can be the main focus. Collaboration with the government and educational institutions cannot be ignored either, as emphasized by Indupurnahayu and his team.

If summarized more reflectively, this study shows that the digital transition is not just about technology adoption. It is a fairly complex social process. There is an interaction between technology, values, habits, and even structural limitations. That's where financial literacy is formed, not instantly, but through a process that is sometimes unconscious.

Of course, this research is not perfect. The number of informants is still limited, and interpretation is highly dependent on the researcher's point of view. But that's precisely where the strength of the qualitative approach lies, it's able to capture deeper experiences, something that is often missed in statistical figures.

Finally, one thing is quite clear. Digitalization is important, but it's not the only answer. It's just one part of a larger ecosystem, which includes education, trust, and equal access. Without all of that, the expected transformation may take place, but it won't be truly inclusive.

4. CONCLUSION

This research, if you think about it further, is not just about moving from a conventional to a digital system. In Majene Regency, the steps taken by Bank Syariah Indonesia actually feel like a slow but definite change in the way people understand money, manage it, and even trust it. In urban areas, the changes seem faster, almost like something long overdue. Internet access is relatively stable, information is easy to obtain, and the level of education has accelerated the adaptation process. People in the city are not only using digital services, they are starting to get used to it, even relying on that convenience.

In contrast, in rural areas, the story is not that simple. The process is more careful, sometimes stalled, but that's where the interesting social dynamics come in. Trust doesn't arise from the app, but rather from person to person. The role of smart agents, community leaders, or just neighbors who tried first, became an important bridge. Direct interaction still has a strong place. So, this transition is not just about the technology that enters the village, but how it is received through pre-existing social relationships.

If we take it to a more conceptual level, it can be seen that digital financial literacy is not just born just because there is a platform like BSI Mobile. There is a deeper process, a kind of negotiation between

experience, education, and the values that society believes in. People do not necessarily believe in digital systems, especially in the context of Islamic finance which brings a religious dimension. Here, value legitimacy becomes important. When digital practices feel in line with sharia principles in daily life, then the trust grows stronger.

In the framework of financial inclusion and digital literacy, these findings give an idea that technology alone is not enough. Innovation is important, but it must meet social and cultural realities. In other words, the success of the digital transformation of Islamic banking is highly dependent on the ability to connect technology with the context of people's lives. What happened in Majene shows that technology, institutions, and social practices shape each other, not run alone.

From the theoretical side, this research opens up a new space to look at digital financial literacy in a more contextual way. So far, discussions often stop at individual factors such as knowledge or attitudes. In fact, structural conditions such as infrastructure, access to services, and the strength of social networks have an equally big influence. The differences between urban and rural areas in this study are clear evidence that a uniform approach is difficult to produce optimal impact. In addition, in the context of Islamic finance, the aspects of religiosity and trust in institutions play a decisive role, not just complementary.

Practically, there are a few things that feel quite obvious. For banks like BSI, the same approach for all regions seems less relevant. In rural areas, community-based approaches need to be strengthened, perhaps through ongoing training for agents or collaboration with local figures. Meanwhile, in urban areas, the challenges have shifted. It is no longer a matter of access, but how to maintain service quality, system security, and user experience to remain competitive and trusted.

For policymakers, this research seems to remind that the development of digital infrastructure cannot stand alone. Roads, networks, and access are important, but without literacy programs that directly touch people's lives, the results will be uneven. There is a need to design more integrated policies, which not only open up access, but also build people's ability to use these services wisely.

Of course, this research cannot be separated from its limitations. The focus is only on Majene Regency, so this finding cannot be immediately generalized to other areas with different conditions. The limited number of informants may also not fully capture the diversity of people's experiences. On the other hand, the qualitative approach used emphasizes more on meaning and experience, so it does not provide a quantitative picture of how much literacy improvement occurs. But it is precisely from here that there are opportunities for further research.

In the future, it will be interesting if similar studies are developed with a mixed methods approach, so that the depth of the narrative can be combined with more measurable data. The expansion of research areas, especially to other Eastern Indonesia regions, can also provide a richer and more comparative perspective.

In the end, what can be underlined is that the digital financial transition, especially in Islamic banking, is not just a matter of applications or systems. It is a complex social process, sometimes non-linear, and is heavily influenced by the context in which it develops. Understanding this complexity is key, not only to design effective strategies, but also to ensure that the transformation that takes place is truly inclusive, sustainable, and feels fair to all levels of society.

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