

# Analysis of Community Digital Literacy Levels in the Use of Mobile Banking at Islamic Banks

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## ABSTRACT

This study explores the level of knowledge and understanding of mobile banking services offered by Bank Syariah Indonesia among the community of Kelurahan Mendahara Ilir. Utilizing a qualitative descriptive approach, data were collected through interviews, observations, and document reviews to analyze community experiences and perceptions. Findings reveal that knowledge about mobile banking varies significantly, with younger and more educated individuals demonstrating greater awareness and usage. Major barriers include insufficient socialization and training, unstable internet connectivity, limited data availability, and concerns over digital transaction security. These challenges contribute to the continued reliance on conventional banking methods among certain groups. The study highlights the necessity for intensified and inclusive educational programs, improved digital infrastructure, and user-friendly guidance to enhance digital literacy. Addressing these issues will facilitate broader adoption of mobile banking services and support the advancement of sharia-compliant financial inclusion in the digital age.

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## 1. INTRODUCTION

The development of financial institutions in Indonesia has experienced rapid growth in line with the increasing demand from the public for financial services that are practical, efficient, and easily accessible (Jameaba, 2022). Over the past few decades, the presence of various types of financial

institutions, ranging from savings and loan cooperatives and microfinance institutions to conventional and sharia banks, has increasingly provided a broad range of options for the community to meet their financial needs (Dewi & Febrianto, 2023; A. A. Saputra, 2023). These institutions serve not only as places for money storage but also as channels for accessing financing and managing assets in a more organized and structured manner (Kuswanto, Fajanela, & Abidin, 2024; Munip, 2024). The vital role of financial institutions also accelerates the flow of increasingly complex and dynamic economic transactions, considering the nation's rapidly developing economy that demands financial mechanisms that are adaptive and responsive to changing times (Sukaesih Kurniati & Suryanto, 2022).

Along with the continuous growth in economic activities, the public's need for financial transactions that are fast, secure, and convenient has also risen significantly. Financial institutions no longer merely provide traditional services of savings and conventional loans but also innovate by offering a variety of digital technology-based services (Saifurrahman & Kassim, 2024). These service innovations include digital fund transfers, electronic payments, and technology-based investment products that facilitate ease and speed in transactions (Djaja et al., 2023; Fajri, Abidin, & Lestari, 2024). This technological advancement fosters the creation of a more inclusive economic ecosystem, whereby various layers of society, including groups previously underserved by formal financial services, can now access diverse financial products and services more easily and effectively according to their needs (Devi, Ma'ani, & Wahab, 2023; Syariah, 2024).

In Indonesia, the development of sharia banking has shown significant progress since the establishment of Bank Muamalat Indonesia in 1992 as the first sharia bank in the country. Although Bank Muamalat's initial growth experienced stagnation, its resilience during the 1997-1998 monetary crisis marked a pivotal moment that strengthened public confidence in the banking system based on sharia principles. Subsequently, the establishment of Bank Syariah Mandiri in 1999 as a converted conventional bank marked a new phase in the expansion of sharia banking in Indonesia, which has continued to grow steadily. The growth and sustainability of these sharia banks indicate substantial opportunities for the Islamic banking sector to contribute to national economic development while fulfilling the needs of communities seeking financial products that comply with sharia principles (Masrizal, Sukmana, Fianto, & Gultom, 2023).

Regulatory-wise, sharia banks in Indonesia are governed by Law No. 7 of 1992 concerning Banking, which was later amended by Law No. 10 of 1998. This regulation defines sharia banks as commercial banks that operate based on sharia principles, including sharia business units and foreign bank branches that operate on sharia bases. These regulations emphasize the position of sharia banks not only as financial institutions conducting general banking business but also as entities that uphold sharia values and principles in all operational aspects (Nurjali, Nisak, Wulandari, & Mun'amah, 2023; Susanto, Putra, & Nisak, 2024). The presence of sharia business units and foreign sharia bank branches further broadens the scope and diversity of sharia banking services in Indonesia, thereby strengthening the sector's position within the national financial system (Hidayat, Mubyarto, Ritonga, & Sunarti, 2023; Ikhlas, Yasmin, Muharramah, & Kuswanto, 2025).

Alongside rapid advancements in information and communication technology, Indonesia's banking sector has undergone significant digital transformation. One of the most impactful innovations changing how the public conducts financial transactions is mobile banking services. Mobile banking enables customers to access banking services anytime and anywhere via smart mobile devices without needing to visit branch offices or ATM queues. This innovation aligns well with the fast-paced and dynamic lifestyle of modern society, where ease, speed, and accessibility are primary factors in choosing financial services. The adoption of mobile banking not only enhances customer convenience but also serves as a strategic means for banks to expand their reach and improve service quality (Junarsin et al., 2023).

The features provided by mobile banking are diverse, ranging from inter-account fund transfers, balance inquiries, bill payments, to purchases of digital products such as phone credit and data packages. The main advantages of this service are time efficiency and convenience, which particularly benefit customers with high mobility and busy schedules. Various banks, including Bank Syariah Indonesia, continuously develop innovative features to meet the increasingly complex and diverse needs of their customers. Through the integration of digital technology, mobile banking functions as a modern solution that supports the public's demand for fast, secure, and efficient transactions while promoting broader financial inclusion (Kadarsih, Munip, Aminah, & Rahmy, 2023; Mustofa, 2023).

However, initial observations conducted in Kelurahan Mendahara Ilir reveal significant variations in the community's level of knowledge regarding mobile banking services, especially those provided by Bank Syariah Indonesia. Some community members have yet to fully understand the functions, benefits, and usage of mobile banking services, leading them to rely on conventional transaction methods such as visiting bank branches or using ATMs. On the other hand, a portion of the population already has a basic understanding and utilizes these services for daily transactional needs. This condition indicates a digital literacy and information gap that may hinder the optimal adoption of digital banking services among the community.

Preliminary interviews with local residents further reveal that the lack of socialization and education about mobile banking services is a major obstacle to enhancing public understanding. Most of the community members have not received sufficient information on how to utilize these services effectively and securely. This lack of awareness potentially causes resistance to banking digitalization, making it a critical issue that requires further attention. Therefore, an in-depth study of the community's knowledge level and the factors influencing this understanding is essential so that mobile banking services at Bank Syariah Indonesia can be optimized to support financial inclusion and empower the community in the digital era (Musthofa & Wulandari, 2024; Saryanti, Daud, Kadarsih, Munamah, & Dewi, 2024).

Based on the foregoing, this study aims to comprehensively analyze the level of knowledge among the community of Kelurahan Mendahara Ilir regarding the use of mobile banking services at Bank Syariah Indonesia, identify the factors affecting this knowledge, and evaluate the obstacles they encounter. Consequently, this research is expected to provide a clear overview and strategic recommendations to improve the community's digital literacy, thereby enabling the more optimal utilization of mobile banking services. Furthermore, the findings will contribute to supporting the development of an inclusive sharia banking sector that is responsive to the needs of modern society and capable of adapting to ongoing advancements in digital technology.

## 2. METHODS

The research approach employed in this study is descriptive qualitative (Villamin, Lopez, Thapa, & Cleary, 2024), aimed at providing an in-depth depiction of the knowledge possessed by the community of Kelurahan Mendahara Ilir regarding the use of Mobile Banking at Bank Syariah Indonesia. Data collection techniques include in-depth interviews, observation, and document study to obtain a comprehensive overview of the community's experiences and perceptions toward the mobile banking service. Data analysis is conducted using a thematic approach to identify patterns of knowledge and obstacles faced by the community in utilizing this digital banking technology. This approach also enables the researcher to explore social and economic factors influencing the level of technology adoption within the local context.

The researcher's presence functions as a facilitator in data collection through direct interaction with the residents of Kelurahan Mendahara Ilir. This role is essential to deeply explore the community's understanding and knowledge regarding the use of Bank Syariah Indonesia's mobile banking services. The semi-structured interview process allows flexibility for the researcher to develop questions based on respondents' answers, while also capturing detailed views and experiences. Beyond acting as an observer, the researcher serves as a mediator who assists the community in expressing their opinions and challenges encountered in using the mobile banking service (Thompson Burdine, Thorne, & Sandhu, 2021; Younas et al., 2023).

The research subjects consist of Bank Syariah Indonesia customers residing in Kelurahan Mendahara Ilir, including both active users and potential users of the mobile banking service. The sample encompasses variation in age, education, and socioeconomic background to obtain a representative depiction of the level of knowledge and attitudes toward this digital service. Participation of bank officers and community leaders is also included to provide additional perspectives on factors influencing the adoption and utilization of mobile banking in the area. The diversity of subjects is expected to enrich the analysis regarding digital literacy and acceptance of financial technology.

Primary data sources in this study are derived directly from interviews and field observations. These primary data include the community's experiences, opinions, and knowledge levels concerning the use of BSI mobile banking. Secondary data are obtained from related literature such as books, journals, and official documents that support theoretical understanding as well as the regulatory context of digital banking and consumer behavior. This approach provides a theoretical foundation and enhances the validity of the data collected in the field. The combination of primary and secondary data sources enables the researcher to present a more holistic analysis of the phenomenon under study.

### 3. FINDINGS AND DISCUSSION

Mendahara Ilir Subdistrict has a fascinating history of development and is rich in cultural diversity. The name "Mendahara Ilir" originates from the presence of the Tembikar River, which divides the area into two parts, upstream and downstream. The first settlement was established around 1950 by migrants from Eastern Melayu who settled at the river's estuary, initially working as fishermen. Over time, the community grew and attracted various other ethnic groups such as the Chinese and tribes from Sulawesi, Kalimantan, Java, and Sumatra. Administrative changes also took place, starting from a kampung led by a datuk penghulu, transforming into a village in 1980, and finally becoming a subdistrict (kelurahan) in 2008. This dynamic reflects ongoing social, cultural, and governmental transformations to this day.

Geographically, Mendahara Ilir Subdistrict is located on the eastern coast of Jambi Province, covering an area of approximately 10,540 hectares and directly bordering the sea as well as several neighboring villages. This location provides strategic access to the Berhala Strait and the Natuna Sea, giving the area significant ecological and economic coastal potential. The region is dominated by muddy land that supports mangrove ecosystems, which are crucial for conservation and coastal protection against abrasion. Additionally, the natural beauty and local biodiversity present outstanding potential for developing sustainable nature tourism and empowering the community's economy based on marine resources and local crafts (Fatimah, Devi, Wandu, Mun'amah, & Sarwono, 2024; Musthofa, 2024; Sya'bana, Nisak, Suryaningsih, Rukiyanto, & Hastuti, 2024).

Demographically, Mendahara Ilir Subdistrict has a steadily increasing population, recorded at 7,566 inhabitants in 2019, with a relatively balanced composition of males and females. This growth is driven by high birth rates and inward migration. This situation requires special attention to

managing the quality of human resources, particularly through improving education and healthcare services. Development strategies are focused on enhancing the population's capacity through education, skills training, and strengthening micro, small, and medium enterprises (MSMEs) to create an independent and productive society (Munip et al., 2024; Nuri, Junaidi, & Achmad, 2024; Tanjung, Anaswan, & Nisak, 2023). The socio-cultural conditions of the Mendahara Ilir community are highly heterogeneous, with the majority being Malay ethnicity and Islam as the foundation of their life values. Awareness of the importance of education has increased significantly, as reflected in the growing number of young people pursuing higher education, contrasting with the past mindset that prioritized early work. Besides formal education, religious education remains a vital pillar, taught both at home and in religious institutions. The community's livelihoods are diverse, ranging from agriculture, fisheries, and trade to civil servants, reflecting socio-economic flexibility that enables this subdistrict to survive and grow amid various developmental challenges (Fia, Musthofa, & Devi, 2024; A. E. Saputra & Susanti, 2024).

The majority of the community in Kelurahan Mendahara Ilir are aware of the existence of mobile banking services offered by Bank Syariah Indonesia, particularly among the younger generation and small business actors. Although this awareness is relatively widespread, a comprehensive understanding of the various service features remains limited. Most respondents only recognize basic functions such as money transfers, while other features like bill payments, Sharia-compliant investments, and mobile phone credit purchases are less known. The bank's outreach efforts have yet to effectively reach all community layers, resulting in many residents lacking complete information about these services.

Community understanding of the features and benefits of BSI mobile banking primarily focuses on basic functions such as transfers and balance inquiries. The utilization of more complex features, including zakat payments and digital financing, is rarely observed. Some respondents even reported being entirely unaware that such features were available within the application. This limited comprehension is partly attributed to the insufficient education and training provided, which hinders users from fully grasping the range of functionalities, thereby limiting the optimal use of mobile banking in the area (Karnadjaja, 2023).

Age and educational attainment significantly influence the community's level of knowledge regarding mobile banking. Younger generations tend to adapt more quickly and exhibit greater proficiency in using this technology compared to older age groups, who often face difficulties in understanding and operating the application. Respondents with higher educational backgrounds also demonstrate better competency in utilizing digital banking services. Individuals over 50 years of age and those with lower educational levels generally prefer conventional transaction methods via bank tellers or ATMs, which are perceived as simpler and more familiar.

Both technical and non-technical barriers constitute major impediments to mobile banking adoption in Kelurahan Mendahara Ilir. Commonly reported issues include unstable internet connectivity, limited data quotas, and user interfaces that are difficult to navigate. Concerns regarding the security of digital transactions also significantly discourage independent use of these services. Many users rely on assistance from family or friends when conducting transactions, indicating a lack of autonomy in managing digital banking technology (Mustari, Mere, Pitri, Wibowo, & Nilfatri, 2024).

Community expectations regarding enhanced socialization and training are particularly pronounced among older adults and those with lower educational attainment. There is a strong demand for outreach approaches that are simpler and easier to understand, aimed at expanding mobile banking usage. Additionally, improvements in internet infrastructure and the provision of user guides in the local language are considered crucial to facilitating broader access and effective utilization of the services across all social strata (Rahma, Musthofa, & Fatimah, 2024).

Sociodemographic factors, access to technology and information, as well as the proactive role of Bank Syariah Indonesia in educational efforts, have been identified as primary determinants of community knowledge levels regarding mobile banking services. Areas with stable internet connectivity and high smartphone penetration exhibit greater adoption rates of digital services. However, uneven socialization efforts and a lack of technical support remain significant challenges. Furthermore, public perception and trust concerning the security of digital transactions play a vital role in shaping the extent to which these services are accepted and widely used within the community (Lubis, Irfana, Purwatiningsih, Nisak, & Sari, 2024).

mobile banking is usually only used to check balances or transfer money. The other features in the app feel somewhat complicated and are not well understood by us. However, young people tend to be more knowledgeable and familiar with various mobile banking features because they use technology more frequently and adapt more easily to new things. Therefore, they can maximize the benefits of the application more than we can. Age is a significant factor influencing the level of knowledge and understanding of mobile banking usage among the community in Mendahara Ilir Village. Younger generations tend to grasp and adopt this technology more quickly, as they are more accustomed to digital devices and more flexible in learning new things. This group is generally more confident in operating mobile banking applications and therefore utilizes a broader range of available features. Conversely, older groups, particularly those over 50 years old, often encounter difficulties using digital technology due to limited experience and discomfort with technical novelties (Kurniawan, Marwendi, Yusuf, Aiman, & Tauvani, 2024).

Since I am already old and my education level is not high, I find it difficult to use mobile banking applications. Unlike young people who are generally more tech-savvy and have higher educational backgrounds, they find it easier to understand and use such applications. Therefore, I prefer conventional transaction methods, such as visiting the bank teller or using an ATM, as these are simpler and more familiar, making me feel more comfortable. Besides age, educational background is also an important determinant of an individual's ability to use mobile banking services. Respondents with higher education levels typically demonstrate greater proficiency and quicker comprehension of how the application works, enabling them to utilize mobile banking features more optimally. Conversely, individuals with lower education levels often feel challenged and prefer conventional transaction methods like visiting the bank teller or using ATMs. These choices are usually based on comfort and longstanding habits, despite being less efficient than digital services. Thus, differences in age and education level represent challenges that must be considered in the strategies for introducing and socializing digital banking technology to the community (Hidayat, Hardi, Sucipto, & Sunarti, 2023; Kuswanto, Abidin, Pestano, & Ikhlas, 2024).

In Mendahara Ilir Village, many of us experience challenges when using mobile banking services, which discourages widespread adoption of this technology. One of the biggest issues frequently encountered is unstable internet signals, causing transactions to be interrupted or delayed. Additionally, limited data quotas pose another obstacle, especially for those who cannot regularly afford to purchase data packages. Due to these factors, many prefer traditional banking methods. The community in Mendahara Ilir faces significant obstacles in using mobile banking services, which considerably affect the adoption rate of this technology. A primary complaint is the unstable internet connection, which disrupts the smoothness of transactions. Limited data quotas also hinder usage, particularly for those with financial constraints to afford regular data purchases. Furthermore, some users find the mobile banking application's interface less user-friendly or overly complex, resulting in confusing and inefficient transaction processes (Ismail & Musthofa, 2024).

Beyond technical issues, security concerns constitute one of the community's greatest apprehensions in using mobile banking. Many respondents express fear of digital fraud or personal data breaches that could cause financial loss. This anxiety discourages them from using the services

independently and they tend to rely on family or friends for assistance during transactions. This dependence indicates a lack of confidence and adequate knowledge about digital transaction security, ultimately becoming a major barrier to the optimal use of mobile banking in the area.

The community in Mendahara Ilir strongly hopes Bank Syariah Indonesia will increase the intensity of socialization efforts regarding the use of mobile banking services. They feel that the information provided thus far has not been sufficiently comprehensive or easily understood by all community segments, especially those unfamiliar with digital technology (Abidin, 2024; Ariyani et al., 2024). Therefore, residents propose that the bank conduct direct training using simpler, more practical methods tailored to the needs of older age groups and those with lower educational levels. A friendly and communicative approach is believed to help them quickly master the application independently and confidently.

Additionally, the community emphasizes the importance of improving internet infrastructure in their area to enhance accessibility to digital services. More stable internet connections and adequate data quotas are basic necessities for optimal mobile banking usage. Equally important, they suggest that the bank provide usage guides in the local language or dialect for easier understanding and following. With more intensive socialization, inclusive training, and improved supporting facilities, it is expected that mobile banking adoption in Mendahara Ilir Village will significantly increase, yielding substantial benefits for community welfare.

#### 4. CONCLUSION

This study reveals that the level of knowledge among the community of Kelurahan Mendahara Ilir regarding Bank Syariah Indonesia's mobile banking services varies, with better understanding generally found among younger generations and individuals with higher education. The findings indicate that the main obstacles faced include a lack of socialization and training, unstable internet connections, limited data quotas, and concerns about the security of digital transactions. These barriers cause some community members to still rely on conventional transaction methods. The implications of this research emphasize the need for more intensive and inclusive educational strategies, improvements in information technology infrastructure, and the provision of easily understandable user guides to enhance the community's digital literacy. Such efforts are essential to optimize the adoption of mobile banking services in supporting sharia-based financial inclusion in the digital era.

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