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Digital Banking Transformation, Customer Trust, and Optimizing BRI Auction Website for NPLs

Dwi Riyadi Susanto[1]✉, Andi Evan Zulfiqar[1], and Amie Kusumawardhani[1]

Universitas Diponegoro, Semarang, Indonesia[1]

ABSTRACT

The digital transformation in the banking industry has brought fundamental changes to how financial institutions deliver services, build trust, and create value for customers. This article examines the relationship between digital banking transformation and the development of customer trust in the new economy era. The main focus of this study is the optimization of BRI's Info Lelang website as a digital platform for promoting collateral assets in resolving Non-Performing Loans (NPLs). The research employs a descriptive qualitative approach through literature review and document analysis related to the implementation of digital banking services. The findings indicate that customer trust is built through three main aspects: information transparency, system security, and ease of service access. The optimization of the Info Lelang website strengthens BRI's image as an adaptive and transparent financial institution in managing digital assets. Overall, the implementation of digital innovations not only enhances operational efficiency and effectiveness but also contributes to increasing public trust in digital banking services in Indonesia.

Keywords: *BRI Auction Information Website, Customer Trust, Digital Transformation, Non- Performing Loans.*

CORRESPONDING AUTHOR:
Dwi Riyadi Susanto
Universitas Diponegoro, Semarang, Indonesia
contact: *dwiriyads@gmail.com*

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1. | INTRODUCTION

The development of information technology has driven major changes in the modern banking world. In the era of the (new economy), digitalization is no longer merely an option but has become a strategic necessity for financial institutions to remain competitive and relevant. Digital transformation in the banking sector includes the adoption of technologies such as mobile banking, open banking, and various other digital channels that enhance service efficiency and customer experience (Ward, 2012). This process of digitalization is not only oriented toward transactional convenience but also toward improving transparency, operational efficiency, and the quality of bank customer relationships through continuous innovation.

Recent studies indicate that the adoption of digital banking in Indonesia has a significant impact on the expansion of national financial inclusion. Factors such as (trust), (perceived security), and (customer satisfaction) are key variables determining the success of digital banking transformation. Research by Ridwan et al. (2025) found that these variables collectively contribute to the enhancement of financial inclusion, with digital banking adoption being the dominant factor in expanding public access to financial services, particularly in non-urban areas. These findings reinforce the view that banking digitalization is not merely a technological aspect but also a strategic approach to strengthening financial literacy and public trust.

As one of Indonesia's largest national banks, *Bank Rakyat Indonesia* (BRI) has committed to comprehensive digital transformation. BRI's digitalization strategy is not only focused on technology-based conventional banking services but also on asset and non-performing loan (NPL) management through digital approaches. One of its flagship innovations is the development of the Info Lelang BRI platform a website and application that provides open access to information on collateral assets being auctioned or sold as part of NPL resolution. Through this platform, BRI not only enhances the efficiency of asset resolution processes but also broadens its promotional channels for collateral assets in a more transparent, accessible, and digital-oriented (digital-oriented) manner.

Furthermore, digital banking products can continuously improve their features because the (performance expectancy) indicator shows that digital banking services are perceived as useful and capable of enhancing user productivity. This situation arises due to the habits of some segments of society that remain accustomed to conventional banking services and the limited knowledge in maximizing the use of digital products. Therefore, improving features such as zero transfer fees or unlimited withdrawals, providing a greater number of ATMs, and offering guidance or educational materials on digital service features and their usage become crucial. These measures can help customers better understand, utilize, and gain maximum benefits from digital banking services. In the social context, (social influence) also plays an important role, as an individual's decision to use digital banking technology is often influenced by the experiences of other users. However, as explained by (Kusumawati & Rinaldi, 2020),

this social influence may turn negative when individuals who have used digital services encounter technical issues or lack understanding of the available features. This indicates that the success of banking digitalization highly depends on factors such as trust, user education, and consistent digital experiences.

Thus, it is important to examine how the optimization of Info Lelang BRI can play a role in strengthening customer and stakeholder trust through transparency, security, information disclosure, and institutional credibility. Trust serves as a key element in the success of digital banking transformation. Without a sense of security and confidence in digital systems, customers will be reluctant to utilize technology-based banking services (Tirdasari & Dhewanto, 2012). Therefore, the optimization of Info Lelang BRI is expected not only to enhance the effectiveness of non-performing loan (NPL) resolution but also to reinforce BRI's reputation as a national bank that upholds the principles of transparency and integrity-driven digital innovation.

The purpose of this article is to explain the role of digital transformation in building customer trust and to analyze the relevance of the Info Lelang BRI website as part of the banking digitalization strategy for resolving non-performing loans. In addition, this article seeks to identify the challenges and opportunities in implementing digital auction systems within the banking sector as a contribution to the development of a sustainable digital asset management model in Indonesia.

2. | LITERATURE REVIEW

Digital Transformation in the Banking Industry

Digital transformation refers to the integration of digital technologies into banking operations to improve efficiency, accessibility, and service quality (Alias et al., 2016). Its implementation includes mobile and internet banking, big data analytics, and artificial intelligence (AI) for risk analysis and strategic decision-making. These technologies enable banks to respond more rapidly to changing customer needs and provide financial services anytime and anywhere.

Digital transformation has also reshaped Indonesia's banking institutional framework through the emergence of Digital Banks. A Digital Bank is an Indonesian legal entity (BHI) conducting its business activities primarily through electronic channels without physical offices, except for its head office. This represents a shift from conventional banking toward technology-based business models that improve efficiency, reduce operational costs, encourage product innovation, expand financial inclusion, and provide broader access to financial services, including for micro, small, and medium enterprises (MSMEs) (Abubakar & Handayani, 2022).

Data has become a strategic asset in digital banking because it supports decision-making, risk profiling, and service personalization. Consequently, effective data protection and cybersecurity are essential for preventing operational, reputational, strategic, and legal risks while maintaining public trust (Abubakar & Handayani, 2022). Digital transformation therefore requires not only technological readiness but also

strong governance and compliance with digital-based Good Corporate Governance (GCG) principles.

The COVID-19 pandemic accelerated banking digitalization. Although banks' financial performance declined significantly in 2020 because of restrictions on economic activities, customer preferences shifted toward digital channels. ATM and teller usage decreased, while mobile banking and digital payment transactions increased substantially, enabling banks to maintain service continuity and operational sustainability (Khairina, 2022).

Empirical evidence further indicates that digitalization does not immediately improve banking efficiency. Akbary et al. (2025) identified a U-shaped relationship in Indonesia, whereby efficiency may initially decline because of high technology investment and adjustment costs before improving as digital maturity increases. The benefits include greater operational efficiency, cost savings, and improved service quality. Smaller and medium-sized banks may face greater financial and technical barriers than larger banks with stronger resources. Similarly, Xuan et al. (2025) emphasize that successful digital transformation requires organizational readiness, continuous adaptation, and an innovative culture. Thus, technological investment must be aligned with business strategies, market demands, and technological developments.

Beyond operational efficiency, customer trust is a critical determinant of digital banking adoption. Common in Evans (2017) identifies security, reliability, and institutional integrity as key pillars of digital trust. Accordingly, data security and privacy protection are central to customers' willingness to adopt digital banking. Kusumawati and Rinaldi (2020) found that trust, performance expectancy, and facilitating conditions positively contribute to customers' intention to use digital banking services in Indonesia. Nevertheless, concerns regarding digital security remain substantial. YouGov reported that approximately 92% of digital financial service users in Indonesia had at least one security concern, including identity theft, internet-related service disruption, and inadequate protection from online fraud (Tan, 2022). Strengthening cybersecurity, digital literacy, and user education is therefore essential.

Finally, trust should be understood as dynamic rather than static. Yacoubian (2025) conceptualizes digital trust as an adaptive capability that develops in response to technological, institutional, and user-experience changes. Key drivers include security, information transparency, institutional reputation, and user experience. Therefore, sustainable digital transformation requires banks to provide services that are secure, transparent, responsive, and user-oriented while integrating technology with effective governance and trust-building mechanisms.

Optimization of the BRI Auction Information Website

The BRI Auction Information Website is a digital platform developed by *Bank Rakyat Indonesia* (BRI) to provide public information on collateral assets offered through auction. The platform functions as a digital promotional medium that expands access to auction information and potential buyers across Indonesia. Its main objectives

are to promote transparency and efficiency while accelerating the resolution of non-performing loans through an open and accessible mechanism.

Duggan et al. (2023) explain that digital technology in asset promotion can accelerate the resolution of non-performing loans while reducing financial institutions' operational costs. Digitalization and service liberalization can also improve productivity and expand market access through more efficient mechanisms. Similarly, Meng et al. (2024) emphasize that open access to technology and foreign institutions can contribute to competitiveness and efficiency in service sectors, including financial services.

The importance of web-based auction systems is also supported by Wiradana and Mulyono (2023) in their study, "Analysis and Design of a Web-Based Auction Registration Service Information System at BRI Abunjani Sipin Branch Office, Jambi City." Using the Unified Modeling Language (UML), the study developed use case, activity, and class diagrams as the basis for an auction registration system prototype. The findings demonstrate that web-based systems can improve user convenience and accelerate auction registration and asset publication processes.

Optimization of the Info Lelang BRI website can strengthen public trust through three key aspects. First, information transparency is supported by providing detailed information about assets, including location, condition, minimum price, and auction procedures. Second, transaction security can be strengthened through digital verification and protection of buyer data, increasing users' sense of security. Third, accessibility is enhanced through responsive interfaces that can be accessed using computers and smartphones. These practices are consistent with BRI's commitment to Good Corporate Governance (GCG), particularly transparency, accountability, and public responsibility, while strengthening its image as an innovative and efficient financial institution.

In addition to the website, BRI has developed the BRI Info Lelang application as a more interactive platform. The application provides information on collateral assets offered through auctions as well as non-auction assets available for direct purchase. Available categories include houses, land, vehicles, and commercial properties across Indonesia. Its accessible interface facilitates public exploration of investment opportunities under the principle, "Great Investments Begin with BRI Info Lelang." However, digital transformation also requires attention to inclusiveness. Wihardja et al. (2024) found that the benefits of digitalization are distributed unevenly across workers and user groups, with higher-skilled individuals generally gaining greater advantages than those with medium or lower skills. This highlights the importance of implementing digital transformation in an inclusive and sustainable manner.

Furthermore, Gehrke et al. (2025) demonstrate that digitalization and technological innovation can contribute to local economic restructuring and the emergence of small enterprises integrated into local value chains. In the banking sector, this suggests potential multiplier effects through increased regional business activity and investment.

Thus, optimization of the BRI Auction Information Website represents more than a digital medium for promoting collateral assets. It is a form of financial-sector innovation that supports efficiency, transparency, public trust, and broader access to financial opportunities. The initiative demonstrates BRI's efforts to advance digital transformation and financial inclusion through information technology that is secure, transparent, accessible, and sustainable.

3. | RESEARCH METHOD

This study employs a descriptive qualitative approach to obtain an in-depth understanding of how the optimization of the BRI Auction Information Website (Info Lelang BRI) contributes to strengthening public trust within the context of digital banking transformation. A qualitative approach is considered appropriate because the study seeks to interpret and describe the role of digital platforms, governance mechanisms, and trust-building practices rather than measure relationships statistically. The research focuses on *Bank Rakyat Indonesia* (BRI) and its digital Info Lelang system as the primary unit of analysis. The platform is examined as a digital banking innovation that facilitates the dissemination of information regarding auctioned and non-auctioned collateral assets while supporting greater transparency and accessibility for the public.

Data were collected through a literature review and document analysis. The sources include relevant academic publications, BRI annual reports and corporate documents, banking and financial regulations, institutional publications, and previous scientific studies concerning digital transformation, digital banking, information transparency, cybersecurity, customer trust, and Good Corporate Governance (GCG). Relevant information was selected based on its connection to the research objectives and the three dimensions of digital trust examined in this study.

The analysis focuses on three principal dimensions: (1) information transparency, (2) data security, and (3) ease of service access. Information transparency concerns the completeness and clarity of auction-related information, including asset characteristics, prices, locations, and procedures. Data security addresses mechanisms for protecting user information and ensuring secure digital transactions. Ease of access examines the availability, usability, and responsiveness of the platform across digital devices. The findings are interpreted descriptively to assess how these three dimensions contribute to the credibility and public trust of BRI. The analysis also considers their relationship with GCG principles, particularly transparency, accountability, and responsibility, in supporting the efficient and transparent resolution of non-performing loans through digital technology.

4. | RESULTS

The findings indicate that optimizing the BRI Auction Information Website (Info Lelang BRI) plays an important role in improving transparency, efficiency, accessibility, and public trust in the management of collateral assets by *Bank Rakyat Indonesia* (BRI). Digital transformation enables financial institutions to improve

service delivery, operational efficiency, and accessibility while responding to changing user expectations (Akbary et al., 2025; Xuan et al., 2025). In this context, Info Lelang BRI supports the promotion and sale of non-performing loan (NPL) assets while providing the public with easier access to auction information. The availability of a dedicated digital platform also reflects the broader transformation of Indonesian banking toward more accessible and technology-enabled services (Abubakar & Handayani, 2022).

The analysis identifies three interrelated dimensions of digital trust: information transparency, system security, and ease of service access. First, information transparency is reflected in the availability of auction information, including asset location, physical condition, minimum value, and auction schedules. Providing relevant and accessible information can reduce information asymmetry between BRI and prospective buyers and support a more transparent auction process. This is consistent with the importance of regulatory and institutional frameworks in strengthening accountability and digital transformation in the banking sector (Abubakar & Handayani, 2022). The web-based auction system developed for BRI has also been associated with improved administrative processes and user access to auction services (Wiradana & Mulyono, 2023).

Second, system security is essential for establishing digital trust. Authentication, transaction verification, and protection of user data can reduce perceived risks associated with online transactions. Previous research indicates that perceived security and trust are important factors in digital banking adoption and financial inclusion (Kusumawati & Rinaldi, 2020; Ridwan et al., 2025). Privacy protection is likewise increasingly important because concerns regarding personal data can influence users' confidence in digital financial services (Martínez-Navalón et al., 2023; Srivastava & Sharma, 2024). Therefore, strengthening security mechanisms is not merely a technical requirement but also an important component of institutional credibility.

Third, ease of service access is demonstrated through a user-oriented interface that enables prospective buyers to search and obtain auction information through digital devices. Features that simplify information retrieval and reduce interaction barriers can improve the overall user experience. This is particularly relevant as digital transformation increasingly reshapes banking services and customer interactions (Khairina, 2022; Xuan et al., 2025). Overall, the findings suggest that transparency, security, and accessibility operate together in building digital trust. Optimizing Info Lelang BRI should therefore be understood not simply as a technological improvement, but as part of a broader strategy for strengthening efficient, transparent, secure, and user-oriented digital banking services.

The research findings can be summarized in the following table:

Table 1. The Impact of BRI Info Lelang Optimization on Customer Trust

Aspect	Digital Implementation	Impact on Customer Trust
Information Transparency	Public disclosure of collateral assets through the official BRI website	Enhances credibility and fosters a positive perception of BRI
System Security	Use of encryption systems, digital authentication, and transaction verification	Increases security perception and tru in data integrity
Accessibility	Responsive interface design that is easily accessible to the public	Boosts public interest and participation in BRI's digital platfor

In addition, the documentation results indicate a significant improvement in the quality of the website's user interface following the optimization process. Design changes include enhanced navigation, faster access speed, and clearer presentation of asset information.

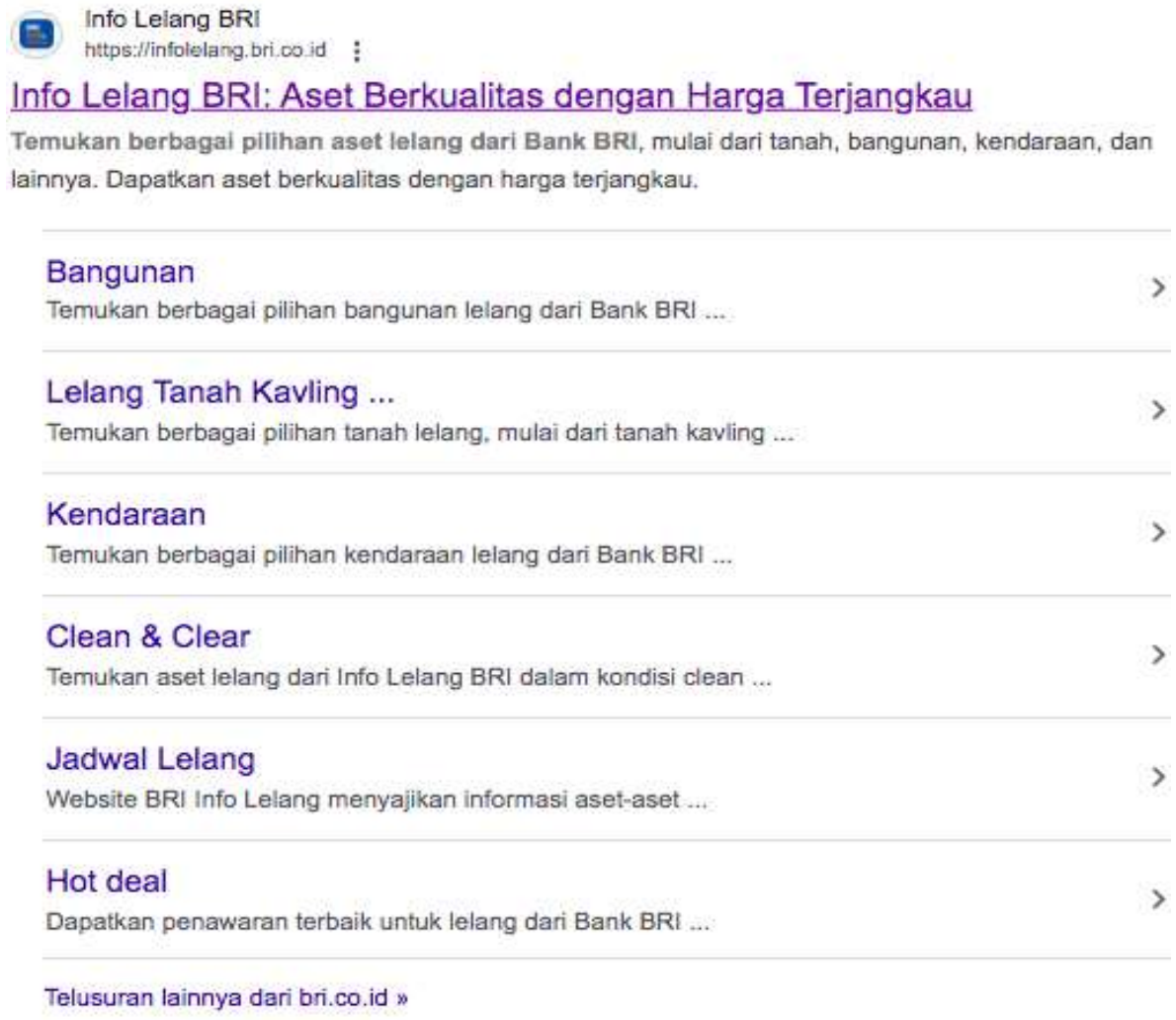


Figure 1. User Interface of the BRI Info Lelang Website

Based on the observations, the enhancement of these features also had a positive impact on user visits and interactions on the platform. BRI reported that traffic to the Info Lelang website increased by up to 40% following the design and system updates in 2024, indicating a growing public interest in the digital asset promotion system (BRI Annual Report, 2024). These findings align with the study by Wihardja et al. (2024), which states that digital transformation positively impacts the efficiency and productivity of financial institutions, although the effects are heterogeneous depending on organizational readiness and human resource competencies. Furthermore, Gehrke et al. (2025) emphasize that digitalization in the financial sector generates a multiplier effect on the local economy by increasing investment activities and public participation in digital markets.

Thus, the findings of this study confirm that the optimization of the BRI Info Lelang Website not only enhances the effectiveness of non-performing loan (NPL) resolution but also strengthens the trust relationship between the bank and the public. The implementation of transparency, security, and accessibility principles in BRI's digital system serves as a fundamental basis for building customer trust in the era of digital banking transformation. This optimization also underscores BRI's role as a pioneer in digital-based financial innovation in Indonesia, focusing not only on business efficiency but also on social responsibility and the reputation of the national financial institution.

5. | DISCUSSION

The findings of this study confirm that the optimization of the BRI Info Lelang Website serves a dual purpose: not only does it enhance efficiency in resolving non-performing loans (NPLs), but it also functions as a strategic tool for building public trust in BRI's digital services. The implementation of the three main pillars information transparency, system security, and ease of access forms the foundation for creating a digital experience that is trusted and widely accepted by the public. These pillars have proven to be mutually reinforcing in shaping positive public perceptions of BRI's credibility as an adaptive and accountable national financial institution.

These findings are consistent with the study by Martínez-Navalón et al. (2023) which found that privacy and ease of use positively influence user trust in digital banking services. The study emphasized that the higher the perceived ease of use and security by users, the greater the level of trust in the bank's digital platform. Similar results are supported by Winata et al. (2024), who examined digital banking customers in Indonesia. Their findings indicate that customer experience and customer satisfaction have a significant impact on trust and loyalty. Trust serves as a crucial mediator between satisfaction and the intention to continue using digital banking services. Furthermore, Srivastava & Sharma (2024) emphasize that the enhancement of digital trust depends on two main factors: robust security features and the quality of artificial intelligence (AI quality) implemented in digital banking systems. The more transparent the AI processes and the higher the level of data security applied, the greater the level of customer trust in the bank's digital services.

From a managerial perspective, the findings of this study suggest several important implications for financial institutions, particularly BRI. Transparency in asset data enhances the credibility of the auction process and broadens the market of potential buyers, fostering public perceptions that BRI operates honestly and professionally and thereby strengthening trust in mechanisms for resolving non-performing loans. In addition, investments in digital security measures such as data encryption, multi-layer authentication, and user verification systems signal a strong commitment to safeguarding data and transaction integrity, which in turn contributes to building user trust and loyalty toward digital banking services. Furthermore, improving user experience through a user-friendly interface, category-based asset search systems, and digital education features plays a critical role in reducing barriers to digital service adoption, especially among individuals who are not yet familiar with online systems.

However, several challenges and limitations must be anticipated. First, digitalization has the potential to widen the access gap for communities with low digital literacy and limited internet infrastructure, particularly in rural areas. This necessitates a hybrid strategy, including digital education and offline support such as help desks at BRI branches. Second, data breaches and cyberattacks remain critical issues in digital banking, requiring BRI to continuously enhance security systems, conduct regular audits, and implement data protection standards in accordance with OJK and BSSN regulations. Third, digitalization also impacts workforce structure and the local economy; process automation may reduce the demand for administrative personnel, making reskilling programs and human resource adaptation essential to ensure that the digital transformation remains inclusive.

The study by Gupta and Shukla (2024) reinforces these findings by demonstrating that a robust regulatory framework, consumer protection policies, and the implementation of transparent security technologies are key elements in building public trust in digital banks. The study also emphasizes the importance of active trust maintenance and relationship management to ensure user loyalty to digital banking platforms (Gupta & Shukla, 2024). Furthermore, the study by Loison and Balou (2025) indicates that, in the context of Generation Z, trust in digital financial institutions is more strongly influenced by family impact and personal recommendations than by social media. This finding serves as an important reflection for BRI to develop a more personalized and culturally responsive communication strategy, ensuring relevance for the younger generation of digital users in Indonesia.

Based on these findings, this study recommends several policy strategies and digital banking system development initiatives: (1) Implementation of transparency dashboards displaying real-time data, such as the number of auctioned assets, transaction values, and active users, to enhance public accountability. (2) Improvement of digital literacy among the public through concise educational modules and video tutorials on how to use the Info Lelang platform. (3) Strategic cross-institutional collaboration, for example with BSSN, OJK, and Bank Indonesia, to harmonize data

security standards and cyber risk management. (4) Interactive participatory features, such as Q&A forums, user reviews, and chat support services, enabling the public to provide direct feedback on the system. (5) Strengthening the internal digital culture through regular training for employees to understand digital governance, data security, and technology-based public service delivery.

Thus, this study opens opportunities for further empirical and quantitative research, such as longitudinal analyses on the impact of digitalization on non-performing loan (NPL) resolution performance or comparative studies across banks implementing similar digital auction systems. In addition, more in-depth research on the experiences of vulnerable users (SMEs, rural communities, or the elderly) would help to understand how digital inclusion can be enhanced through a more adaptive approach. Through these measures, the optimization of the BRI Info Lelang Website is not only a technological innovation but also a concrete example of a transparent, trustworthy, and socially equitable digital banking transformation.

6. | CONCLUSION

This study concludes that the optimization of the BRI Info Lelang Website is effective both as a promotional medium for collateral assets and as an instrument for building public trust in the resolution of non-performing loans (NPLs). The platform's success relies on three pillars of digital trust information transparency, system security, and ease of access which synergistically enhance perceived credibility, mitigate risks, and expand the reach of prospective buyers. Qualitative evidence indicates that improvements in information governance (disclosure), strengthened security controls (encryption, authentication, verification), and enhanced user experience (UX) encourage participation, accelerate asset marketing processes, and ultimately improve the effectiveness of NPL resolution.

Strategically, this optimization reinforces the implementation of Good Corporate Governance (GCG) principles transparency, accountability, and responsibility asserts BRI's position as an innovative financial institution that is adaptive to digital transformation, and contributes to financial inclusion through a more open and easily accessible auction channel. At the operational level, a more reliable and user-friendly platform has the potential to reduce transaction and administrative costs, accelerate asset sales cycles, and enhance the stakeholder experience, including debtors, buyers, and the bank. Nonetheless, the full effectiveness of this initiative is still influenced by gaps in digital literacy and infrastructure, risks of data breaches and cyberattacks, as well as labor impacts due to automation. Therefore, the reinforcement of outcomes should be accompanied by digital education programs, continuous security and compliance audits, and internal reskilling to ensure that the transformation remains inclusive.

Academically and in terms of policy, the main contribution of this study is positioning digital asset auctions not merely as a sales channel, but as a mechanism for managing trust based on data integrity, security, and user experience (UX).

Recommended future research agendas include longitudinal evaluations of impacts on NPL ratios and recovery rates, comparative studies across banks, and investigations into the experiences of vulnerable users (MSMEs, underserved regions) to design more precise interventions. Through these measures, BRI Info Lelang has the potential to serve as a model of best practice for efficient, transparent, and trustworthy digital banking transformation.

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The authors declare that there is no conflict of interest.

Ethical Approval and Originality Statement

Ethical approval was obtained for this study. The manuscript represents original work and has not been previously published, nor is it under consideration by another journal.

Data Disclosure Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.

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