

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

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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.*

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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. 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 (Ridwan et al., 2025). 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 is the process of integrating digital technologies into all aspects of banking operations to enhance efficiency, accessibility, and service quality (Alias et al., 2016). The tangible forms of this transformation include the implementation of mobile banking, internet banking, the use of big data analytics, and the application of artificial intelligence (AI) in risk analysis and strategic decision-making. Digital technology enables banks to adapt more rapidly to changing customer needs and to provide convenient access to financial services anytime and anywhere.

Digital transformation in the banking sector has also reshaped the legal and institutional framework of national banking with the emergence of new entities known as Digital Banks. A Digital Bank is an Indonesian legal entity (BHI) that conducts all its business activities entirely through electronic channels without the presence of physical offices, except for the head office. The establishment of digital banks signifies a paradigm shift from the traditional banking system toward a technology-based business model that is more adaptive to the needs of modern society. In addition to creating efficiency and reducing operational costs, Digital Banks also offer innovative products and services, expand financial inclusion, and provide broader access for micro, small, and medium enterprises (MSMEs) (Abubakar & Handayani, 2022).

In addition to information technology, the core element of Digital Bank activities is data. Data serves as a strategic asset that determines decision-making direction, risk profiling, and service personalization for customers. Therefore, the strengthening and

implementation of data protection regulations are crucial to ensuring cybersecurity and maintaining public trust. The potential risks that may arise from data breaches or misuse include operational risk, reputational risk, strategic risk, and legal risk (Abubakar & Handayani, 2022). This indicates that digital transformation requires not only technological readiness but also robust governance and compliance with digital-based principles of Good Corporate Governance (GCG).

Descriptive analysis indicates that banks' financial performance experienced a significant decline in 2020, coinciding with the COVID-19 pandemic that restricted economic activities. However, consumer preferences for transaction channels shifted drastically toward digital platforms. The use of ATMs and teller services decreased, while transactions through mobile banking and digital payment systems increased sharply. The pandemic conditions, which required social restrictions, accelerated the digitalization of banking services to ensure that banks could maintain profitability and operational sustainability (Khairina, 2022).

Furthermore, empirical research by Nimas Melenia Mutiara Akbary et al. (2025) confirms the existence of a non-linear relationship between digitalization and banking efficiency in Indonesia. The study identified a (U-shaped relationship), indicating that during the initial stages of digital technology adoption, banks tend to experience a decline in efficiency due to high investment costs and system adjustment expenses. However, as (digital maturity) increases, banks begin to benefit from improved operational efficiency, cost savings, and enhanced service quality. This phenomenon also demonstrates that the impact of digitalization varies across bank sizes: small and medium-sized banks face greater financial and technical challenges in adopting technology compared to larger banks that possess stronger resources (Nimas Melenia Mutiara Akbary et al., 2025).

In addition, Xuan et al. emphasize that the success of digital transformation depends on an organization's readiness to continuously adapt to technological changes. Bank leaders and decision-makers need to cultivate an innovative culture within the organization to encourage the adoption of technology across various operational dimensions, including credit services, payment systems, and customer interactions. These managerial implications indicate that the success of digital transformation is not solely determined by technological investment, but also by the organization's ability to align its business strategies with market demands and future technological developments (Xuan et al., 2025).

This transformation not only provides convenience for customers but also helps banks optimize their overall business processes. Digitalization enables more efficient workflows, data-driven decision-making, and faster service delivery, which together form a competitive advantage in the digital era. However, these changes also require robust cybersecurity systems, transparent data governance, and consistent communication strategies to ensure that customers feel secure and maintain full trust in the digital services they use. Therefore, digital transformation in the banking industry

is not merely a technological shift but also a paradigm changes in building a sustainable, adaptive, and trust-oriented financial system.

Customer trust is a fundamental element that influences the acceptance and use of digital banking services. In the context of financial technology, trust serves as a bridge between technological capability and the users' willingness to adopt it. According to Common in Evans, digital trust is built upon three main pillars: the perception of system security (security), service reliability (reliability), and the financial institution's integrity in maintaining honesty and transparency in managing customer data (Evans, 2017). Therefore, in the context of digital banking, data security and privacy protection are primary priorities that determine the success of digital banking technology adoption.

Several studies in Indonesia have shown that trust has a significant influence on customers' intentions and behavior in using digital banking services. Kusumawati and Rinaldi explain that the variables of (trust), (performance expectancy), and (facilitating conditions) collectively contribute positively to customers' interest in using digital banking services in Indonesia (Kusumawati & Rinaldi, 2020). These findings reinforce the view that the acceptance of financial technology depends not only on the convenience and speed of services but also on the extent to which customers feel secure and confident in the integrity of the digital service provider.

However, despite the rapid growth of financial technology adoption, there remains a considerable level of concern among the public. A survey conducted by YouGov revealed that approximately 92% of digital financial service users in Indonesia reported having at least one concern related to digital security, such as identity theft, service disruption due to internet connectivity issues, and inadequate protection against online fraud (YouGov, 2022). This fact indicates that strengthening cybersecurity measures, enhancing digital literacy, and providing user education are essential factors in building and maintaining public trust in the digital financial system.

Furthermore, international literature highlights that trust is not static but rather adaptive and dynamic. Yacoubian argues that digital trust should be viewed as an adaptive capability namely the user's capacity to develop and maintain confidence in response to evolving technologies, institutions, and digital experiences. This perspective encourages financial institutions to design systems that not only establish trust in the initial stages but also sustain it continuously through information transparency, (participatory feedback), and user empowerment (Leandro Jorge Yacoubian, 2025).

In addition, thematic studies indicate that the key drivers of trust in digital banking services include system security, clarity and transparency of information, the reputation of financial institutions, and the overall quality of (user experience) (Leandro Jorge Yacoubian, 2025). Thus, customer trust in digital services depends not only on the technology employed but also on the extent to which banking institutions can deliver a digital experience that is secure, transparent, responsive, and user-oriented.

Optimization of the BRI Auction Information Website

The BRI Auction Information Website is a digital platform developed by Bank Rakyat Indonesia (BRI) to display information about collateral assets to be auctioned. This platform serves as a digital promotional medium that facilitates public access to information regarding assets sold by BRI, while simultaneously expanding the reach of potential buyers across Indonesia. The primary objective of this platform is to promote transparency, efficiency, and to accelerate the resolution of non-performing loans through an open and publicly accessible mechanism.

According to Duggan, Rahardja, and Varela, the utilization of digital technology in asset promotion activities can accelerate the resolution of non-performing loans and reduce the operational costs of financial institutions. This aligns with findings that liberalization and digitalization of services can enhance productivity and expand market access through more efficient trade mechanisms and regulatory frameworks (Duggan et al., 2013). Furthermore, research by Meng et al. emphasizes that open access to technology and foreign institutions can substitute for the role of domestic regulatory reforms in improving competitiveness and efficiency within the service sector, including the financial industry (Meng et al., 2024).

In addition, a study by Kesuma Wiradana and Mulyono entitled “Analysis and Design of a Web-Based Auction Registration Service Information System at BRI Abunjani Sipin Branch Office, Jambi City” demonstrates that a web-based system enhances efficiency in the auction administration process. The study employed the Unified Modeling Language (UML) approach to design use case diagrams, activity diagrams, and class diagrams, which subsequently led to the development of a prototype for the auction registration service system. The findings confirm that a web-based system can provide greater user convenience (user-friendly) and accelerate both the registration and publication processes of auctioned assets (Kesuma Wiradana & Mulyono, 2023).

Through the optimization of the Info Lelang BRI website, the bank is able to strengthen public trust through several key strategies, including information transparency by providing comprehensive data on auctioned assets such as location, condition, minimum price, and auction procedures; enhanced transaction security through the implementation of digital verification systems and buyer data protection that increase users’ sense of safety and trust; and ease of access achieved through a responsive interface that can be accessed across various digital devices, including computers and smartphones.

This initiative is consistent with BRI’s strategic commitment to implementing the principles of Good Corporate Governance (GCG), particularly in the dimensions of transparency, accountability, and public responsibility. Furthermore, this optimization strengthens BRI’s reputation as an innovative, efficient, and community-oriented financial institution in the digital era.

In addition to the website, BRI has also developed the BRI Info Lelang application as a more interactive and user-friendly digital platform. This application not only displays collateral assets sold through auction mechanisms but also includes non-auction assets available for direct purchase. It provides various categories of assets, such as houses, land, vehicles, and commercial properties across Indonesia. Through its informative and easily navigable interface, the BRI Info Lelang application offers a seamless digital experience that enables the public to explore investment opportunities under the principle “Great Investments Begin with BRI Info Lelang.”

Furthermore, a study by Wihardja et al. found that digital transformation has varying impacts on different groups of users and workers across sectors. Although digitalization offers benefits in terms of efficiency and increased productivity, its effects on the workforce are uneven; workers with higher skill levels tend to gain greater advantages compared to those with medium or lower skills (Wihardja et al., 2024). This finding highlights an important consideration for financial institutions such as BRI, emphasizing the need to ensure that digital transformation is implemented in an inclusive and sustainable manner.

Gehrke et al. also highlight that digitalization and technological innovation often impact local economic restructuring and the emergence of new small enterprises integrated into local value chains (Gehrke et al., 2025). This reflects how digital transformation in the financial sector can generate multiplier effects on the economy by boosting business activities and investment at the regional level.

Thus, the optimization of the BRI Auction Information Website functions not only as a medium for promoting collateral assets but also as a form of digital innovation that enhances efficiency, transparency, and public trust in the national banking system. This platform represents a concrete step by BRI in supporting the digital transformation of the financial sector and expanding financial inclusion through the utilization of information technology that is secure, transparent, and sustainable.

3. | RESEARCH METHOD

This study employs a descriptive qualitative approach aimed at providing an in-depth understanding of how the optimization of the BRI Auction Information Website contributes to building public trust in the era of digital banking transformation. The research focuses on Bank Rakyat Indonesia (BRI) and its digital Info Lelang system as the primary unit of analysis. Data were collected through a literature review of academic sources, BRI’s annual reports, banking regulations, as well as publications from financial institutions and scientific research relevant to digital banking and customer trust. The analysis was conducted by identifying and examining three main dimensions of digital trust: (1) information transparency, (2) data security, and (3) ease of service access. These three dimensions were used to assess the extent to which the optimization of Info Lelang BRI strengthens the credibility and public trust in the financial institution, while simultaneously supporting the principles of Good Corporate

Governance (GCG) in resolving non-performing loans through a transparent and efficient digital approach.

4. | RESULTS

The findings indicate that the optimization of the BRI Auction Information Website plays a crucial role in enhancing transparency, efficiency, and public trust in the management of collateral assets by Bank Rakyat Indonesia (BRI). The implementation of digital technology on this platform has successfully improved the promotion and sales mechanisms for non-performing loans (NPLs), while also strengthening BRI's image as an innovative and transparent financial institution.

Overall, the analysis shows that the three main dimensions of digital trust information transparency, system security, and ease of service access have been effectively implemented by BRI through the optimization of the Info Lelang website. Transparency is realized through the provision of open information regarding auctioned assets, including details on location, physical condition, minimum value, and auction schedules that are easily accessible to the public. This aligns with the principles of Good Corporate Governance (GCG), particularly in the aspects of (disclosure) and public accountability.

From the system security perspective, BRI implements data encryption, digital authentication, and multi-layered security systems to protect user data and online transactions. Strengthening these systems not only enhances prospective buyers' trust in the digital auction process but also reduces the risks of data misuse and online fraud. These findings support the view of Alias et al., that security and transparency are key elements in building customer loyalty and trust in digital banking services (Alias et al., 2016).

Regarding the accessibility dimension, optimization is achieved through a responsive and user-friendly interface design, allowing the platform to be accessed via various devices, such as computers, tablets, and smartphones. Users can easily search for asset information based on categories, location, or price, which helps enhance the effectiveness of asset promotion and expand the reach of potential buyers across Indonesia. This aligns with the study by Kesuma Wiradana & Mulyono, which emphasizes that web-based auction systems provide administrative efficiency while improving (user experience) (Kesuma Wiradana & Mulyono, 2023).

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 trust in data integrity
Accessibility	Responsive interface design that is easily accessible to the public	Boosts public interest and participation in BRI's digital platform

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.

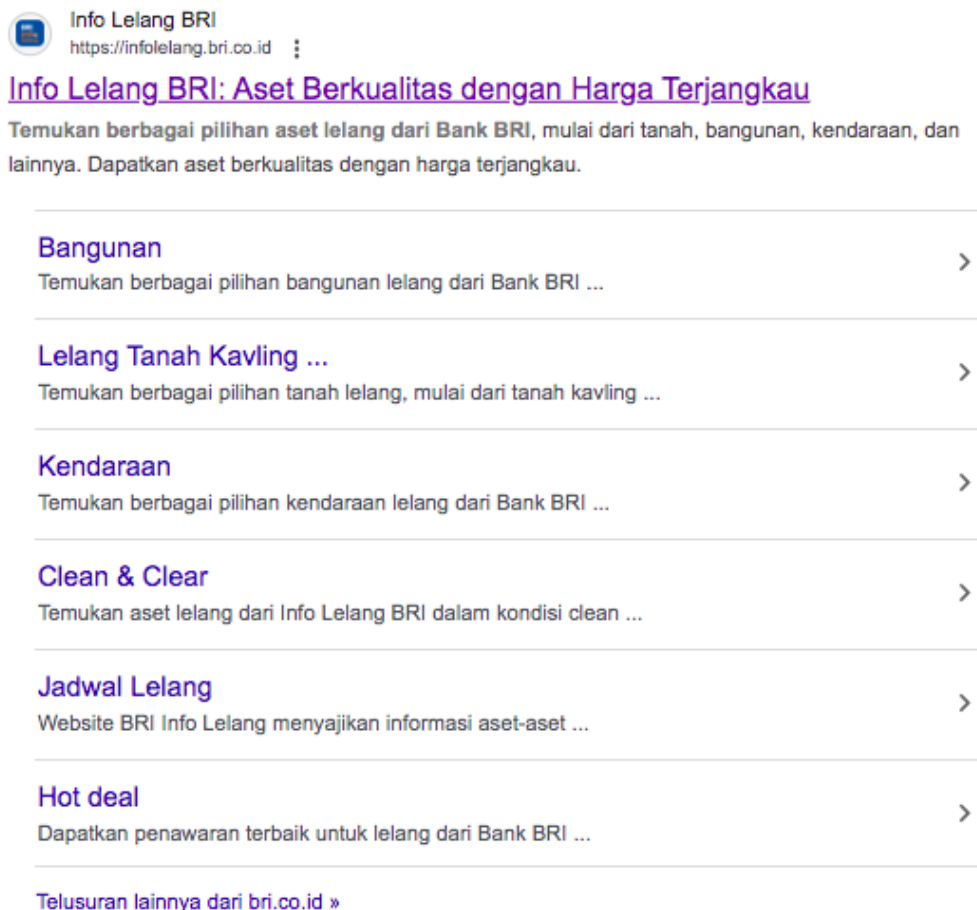


Figure 1. User Interface of the BRI Info Lelang Website

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. 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 (Martínez-Navalón et al., 2023). 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 (Winata et al., 2024).

Furthermore, Srivastava & Sharma 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 (Srivastava & Sharma, 2024).

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 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 (Loison & Balou, 2025).

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. It 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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