

## **Digital bank transformation: A content analysis of SEABank**

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Received: 27-04-2023, Revised: 19-05-2023, Acceptance: 28-05-2023

### **Abstract**

*SEABank is the new digital bank that gives offer with benefit to the customers and predicting their customers capacity well. Though conventional bank also have digital system, SEABank and conventional bank have few differences in features and financial cost. Through Krippendorff content analysis, the topic will be explored moderately and easy to read. The fact that the knowledge and capabilities gap between youngsters and elders make this topic functional for different perspective for SEABank and other digital bank users. The content analysis shows us that even in the middle of dynamic in digital bank and conventional bank, financial literacy will be affected.*

**Keywords:** SEABank; Digital Bank; Content Analysis; Financial Literacy; Digital Security; Open Marketing

### **INTRODUCTION**

SEABank, or Southeast Asia Commercial Joint Stock Bank, is a prominent banking institution in Vietnam. Founded in 1994, SEABank has quickly become a trusted partner for businesses and individuals alike, offering a range of financial services and products. SEABank operates under the philosophy of providing comprehensive financial solutions tailored to meet the unique needs of each customer. The bank has a strong focus on innovation, investing in cutting-edge technologies to enhance its services and provide greater convenience to customers (Sakir et al., 2022).

One of SEABank's most popular products is its savings accounts, which offer competitive interest rates and flexible terms. Customers can choose from a range of accounts designed to meet their specific needs, such as high-yield accounts, time deposit accounts, and accounts for children. In addition to savings accounts, SEABank also offers a range of loan products, including personal loans, home loans, and business loans. These loans come with

flexible terms and competitive interest rates, and the bank's lending team works closely with customers to find the right solution for their needs.

SEABank also offers a range of other services, including credit cards, insurance, and investment products. Its credit cards are popular among customers, with a range of options available to suit different spending habits and lifestyles (Mario Saskara & Moch Rizal, 2023). The bank's insurance products provide peace of mind to customers, protecting them against unexpected events such as accidents, illness, or theft. And its investment products help customers grow their wealth over time, with options such as mutual funds and fixed-income securities. SEABank has a strong reputation for customer service, with a team of dedicated professionals on hand to help customers with their financial needs. The bank's online banking platform is also user-friendly and convenient, allowing customers to manage their accounts, make payments, and access a range of other services from anywhere, at any time.

In recent years, SEABank has expanded its reach beyond Vietnam, opening representative offices in other countries such as Cambodia and Myanmar. This move has helped the bank tap into new markets and provide financial services to a wider range of customers. SEABank has also been recognized for its achievements, receiving several awards and accolades over the years. In 2019, the bank was named "Best Retail Bank in Vietnam" by The Asian Banker, recognizing its commitment to customer service and innovation. The bank has also received awards for its digital banking services, reflecting its focus on leveraging technology to enhance the customer experience.

Despite its success, SEABank remains committed to its core values of integrity, innovation, and customer focus. The bank's leadership team is constantly seeking new ways to improve its services and provide greater value to customers, while staying true to its mission of being a trusted financial partner to businesses and individuals in Vietnam and beyond. In conclusion, SEABank is a reputable banking institution in Vietnam that offers a range of financial services and products to meet the unique needs of its customers. The bank has a strong focus on innovation and customer service, investing in cutting-edge technologies to enhance its services and provide greater convenience to customers. With its commitment to integrity and customer focus, SEABank is well-positioned to continue its growth and success in the years to come.

The rise of SEABank in transfer system cannot escape the innovation of Digital Bank itself. A digital bank is a financial institution that provides banking services exclusively through digital platforms such as mobile applications, websites, or other online channels (De Leon et al., 2020). Unlike traditional brick-and-mortar banks, digital banks operate entirely online, offering customers a convenient and accessible way to manage their finances. The rise of digital banking can be attributed to several factors, including the increasing adoption of smartphones and mobile devices, the prevalence of the internet, and the changing preferences of consumers who are seeking more accessible and convenient banking solutions (De Leon, 2019).

One of the key advantages of digital banks is their ability to offer services and products that are tailored to the needs of their customers. This

is achieved through the use of data analytics, which allows digital banks to gather and analyze customer data to better understand their financial behavior, preferences, and needs. Digital banks also tend to have lower operating costs compared to traditional banks, as they do not require physical branches or a large staff. This allows them to offer competitive rates on loans, savings accounts, and other financial products.

Another advantage of digital banks is their focus on user experience. Digital banks typically offer user-friendly interfaces and intuitive mobile applications, which allow customers to easily manage their accounts, make transactions, and access a range of financial services. One of the key challenges facing digital banks is the issue of security (Schmidt-Jessa, 2022; Shin, 2021). As digital banks operate exclusively online, they are vulnerable to cyber-attacks, data breaches, and other security threats. To address these concerns, digital banks invest heavily in cybersecurity measures and employ a range of technologies such as encryption, firewalls, and biometric authentication to protect customer data and prevent unauthorized access (Ramanathan et al., 2014).

Despite these challenges, digital banks continue to gain popularity among consumers, particularly among younger generations who are more comfortable with technology and prefer the convenience of online banking. In addition to traditional banking services such as savings accounts and loans, digital banks also offer a range of innovative financial products and services. For example, some digital banks offer investment management services, allowing customers to invest in a range of assets and funds through their mobile applications. Others offer budgeting and financial planning tools, which help customers manage their finances and make informed decisions about their money (Prasetya & Susilo, 2022).

Digital banks also offer a range of payment services, including online bill payments, mobile payments, and peer-to-peer transfers. These services are often faster and more convenient than traditional payment methods, allowing customers to make transactions quickly and easily. The growth of digital banking has also led to the development of new business models and partnerships. For example, some digital banks partner with fintech companies to offer a range of financial services, while others collaborate with traditional banks to provide additional services to customers.

In conclusion, digital banks are rapidly transforming the banking industry, offering customers a range of innovative financial products and services through convenient and accessible online platforms. While there are still challenges to be addressed, the continued growth of digital banking is expected to drive further innovation and change in the financial services sector.

The future of digital banking looks promising, as advancements in technology continue to revolutionize the financial industry. As more customers embrace online and mobile banking, digital banks are expected to become even more popular. Here are some trends that are expected to shape the future of digital banking:

1. Artificial Intelligence (AI) and Machine Learning (ML) – With the help of AI and ML, digital banks can analyze large amounts of data to provide personalized services to customers. For example, chatbots can help

customers with their inquiries, and predictive analytics can help banks make better lending decisions.

2. Open Banking – Open Banking allows third-party providers to access bank data, which can lead to more innovation and competition in the financial industry. Customers will be able to share their financial data with other financial institutions, making it easier to manage their finances.
3. Blockchain Technology – Blockchain technology can make digital banking more secure and efficient. Transactions can be completed faster, and the use of smart contracts can automate processes such as loan approvals and payments.
4. Mobile-First Approach – The rise of smartphones has led to a mobile-first approach in digital banking. Customers can easily access their accounts on their mobile devices, and banks can use push notifications to alert customers of important information.
5. Biometric Authentication – Biometric authentication, such as fingerprint and facial recognition, can make digital banking more secure. This technology can replace passwords, making it easier for customers to access their accounts.

In conclusion, digital banking is set to become even more popular in the future. Customers are increasingly embracing online and mobile banking, and advancements in technology are making digital banking more secure and efficient. With the help of AI and ML, blockchain technology, open banking, a mobile-first approach, and biometric authentication, digital banks will be able to provide personalized services to customers and compete with traditional banks.

The purpose of this research is to discover more perspective about digital bank transformation especially for Indonesia (Hidayat et al., 2023; Susilo & Wijaya, 2023). Indonesia is still in the stage of adapting better technology; hence to discover more perspective about digital bank transformation in SEABank will expand further the development of financial saving and transfer in Indonesia.

## **LITERATURE REVIEW**

The concept of currency dates back thousands of years. The earliest known form of currency was in the form of shells, beads, and other items of value that were used for trade. Over time, these items were replaced with coins made from precious metals such as gold and silver. The use of paper money emerged in China during the Tang Dynasty (618-907 AD) and became the dominant form of currency in the world by the 20th century (Abdukaxarova, 2022; Ögren, 2020). However, the evolution of currency did not stop there. The emergence of digital technology in the latter half of the 20th century gave rise to the concept of digital currency. The first digital currency was created in 1997 by a man named Wei Dai, who proposed the concept of "b-money," a decentralized form of electronic cash. This concept laid the groundwork for the development of Bitcoin, which was created in 2009 by an unknown person or group of people under the pseudonym Satoshi Nakamoto (Aggarwal & Kumar, 2021; Peneder, 2022).

Bitcoin is a digital currency that is decentralized, meaning it is not controlled by any government or financial institution. Instead, it is maintained by a network of users who validate transactions and keep the network secure. Bitcoin and other digital currencies like Ethereum and Litecoin are often referred to as "cryptocurrencies" because they use cryptography to secure transactions and control the creation of new units (Aggarwal & Kumar, 2021). The rise of digital currency has also given rise to the concept of digital banking. Digital banks, also known as online banks or neobanks, are banks that operate solely online and do not have any physical branches. Digital banks have become increasingly popular in recent years due to their convenience and accessibility.

Digital banks offer many benefits over traditional banks. For one, they often have lower fees and better interest rates than traditional banks. Additionally, digital banks are accessible 24/7, meaning customers can access their accounts and make transactions at any time (Bordo, 2022). Digital banks also often have more advanced technology than traditional banks, making it easier for customers to manage their finances. One of the biggest advantages of digital banks is that they are more accessible to people who may not have access to traditional banking services. This includes people who live in rural or remote areas, people with disabilities, and people who may not be able to meet the requirements for traditional bank accounts.

However, there are also some disadvantages to digital banks. For one, they may not offer the same level of customer service as traditional banks. Additionally, because digital banks do not have physical branches, customers may not have access to services such as in-person banking or safe deposit boxes. In other words, the evolution of currency and digital banking has had a significant impact on the way we conduct financial transactions. While traditional forms of currency and banking are still widely used, digital currency and banking are becoming increasingly popular due to their convenience and accessibility. As technology continues to advance, it is likely that we will see further changes in the way we manage our finances (Temelkov, 2020; Zhang & Huang, 2022).

On the other hand, the digital banking sector has gained significant momentum in Indonesia over the past few years. This is mainly due to the increasing adoption of technology and the growing number of internet users in the country (Jayani, 2021; Zams et al., 2020). Digital banks have revolutionized the banking sector in Indonesia, providing access to financial services to millions of people who were previously unbanked. In this topic, we will explore the influence of digital banks in Indonesia. The rise of digital banking in Indonesia can be attributed to the increasing number of smartphone users in the country. According to a report by e-Conomy SEA 2019, Indonesia has the largest and fastest-growing internet economy in Southeast Asia, with over 150 million internet users in the country. This has created a massive opportunity for digital banks to offer financial services to millions of people who were previously excluded from the traditional banking system (Valentino et al., 2022; Yusuf et al., 2022).

Digital banks in Indonesia offer a wide range of services such as savings accounts, loans, insurance, investment options, and bill payments, among others. These services are accessible through mobile applications, making

banking easier and more convenient for customers. Digital banks have also introduced new products that were previously not available in the traditional banking system, such as virtual debit cards and e-wallets. One of the significant advantages of digital banks in Indonesia is their low-cost model. Since digital banks do not have physical branches, they can offer their services at a lower cost than traditional banks. This makes it possible for digital banks to provide financial services to people who were previously unable to afford them (Suharbi & Margono, 2022; Yani et al., 2021). The low-cost model of digital banks also enables them to offer higher interest rates on savings accounts, making them an attractive option for savers.

Another significant advantage of digital banks in Indonesia is their focus on financial inclusion. Indonesia is a vast country with many remote areas where traditional banks do not have a presence. Digital banks have bridged this gap by providing financial services to people in remote areas who were previously unbanked. This has contributed to the government's efforts to promote financial inclusion and reduce poverty in the country. Digital banks in Indonesia have also contributed to the growth of the country's economy. By providing access to financial services, digital banks have enabled small and medium-sized enterprises (SMEs) to grow and expand their businesses. This has created job opportunities and contributed to the country's economic growth.

The influence of digital banks in Indonesia can also be seen in the way they have disrupted the traditional banking sector. Digital banks have forced traditional banks to adapt to the changing landscape and offer their services digitally. This has resulted in increased competition in the banking sector, which is ultimately beneficial to consumers. However, digital banks in Indonesia still face challenges such as low levels of financial literacy and inadequate internet infrastructure in some areas. These challenges can hinder the adoption of digital banking services and prevent financial inclusion.

In conclusion, the influence of digital banks in Indonesia has been significant. Digital banks have revolutionized the banking sector in the country, providing access to financial services to millions of people who were previously unbanked. The low-cost model of digital banks has made financial services more affordable and accessible to a wider audience. Additionally, digital banks have contributed to the growth of the country's economy by enabling SMEs to expand their businesses. While there are still challenges to be overcome, the future of digital banking in Indonesia looks promising (Surya et al., 2021).

The banking industry has undergone significant changes in recent years, with the increasing adoption of digital banking services. Indonesia, a Southeast Asian country, has been no exception to this trend, as it has seen a surge in digital banking adoption in the past few years. In this topic, we will discuss the adaptation of digital banks in Indonesia, including the challenges and opportunities that come with it. Indonesia's banking industry has traditionally been dominated by traditional brick-and-mortar banks. However, the emergence of digital banking has disrupted this landscape, leading to increased competition among banks. As a result, traditional banks have had to embrace digital technology to remain competitive. Additionally,

the country's increasing mobile phone penetration rate and the availability of affordable smartphones have made it easier for Indonesians to access digital banking services.

One of the significant advantages of digital banking is the convenience it offers. With digital banking, customers can perform various banking transactions from anywhere and at any time, eliminating the need to visit a physical bank branch. Digital banking services in Indonesia include online account opening, fund transfers, bill payments, and loan applications. To remain competitive, traditional banks have had to develop their own digital banking services. For instance, Bank Mandiri, one of Indonesia's largest banks, has developed several digital banking services, including Mandiri Online, Mandiri Mobile, and Mandiri E-Cash. These services have enabled Bank Mandiri to reach a broader customer base and offer more convenient banking services.

The emergence of digital banks in Indonesia has also contributed to the growth of digital banking. Digital banks are fully online banks that do not have physical branches, offering their services through mobile applications and websites. They are known for their agility, user-friendliness, and low fees. Some of the notable digital banks in Indonesia include Jenius, TMRW by UOB, and Digibank by DBS. Digital banks have gained popularity in Indonesia, especially among the younger generation, who are more tech-savvy and prefer digital channels over traditional ones. One of the advantages of digital banks is their ability to offer personalized banking services to their customers. They use data analytics and artificial intelligence (AI) to analyze customers' behavior and preferences, allowing them to tailor their services to individual customers' needs.

However, digital banks in Indonesia face several challenges, including regulatory issues, cybersecurity threats, and customer trust. The Bank of Indonesia, the country's central bank, has issued several regulations to regulate digital banks' operations, including minimum capital requirements and data security standards. Additionally, digital banks must comply with anti-money laundering and counter-terrorism financing regulations. Cybersecurity threats are also a significant concern for digital banks in Indonesia. The country has experienced several high-profile data breaches in recent years, leading to the theft of millions of customers' personal data. Digital banks must, therefore, ensure the security of their customers' data by implementing robust security measures.

Another challenge facing digital banks in Indonesia is customer trust. Many Indonesians are still skeptical of digital banking services, preferring to use traditional banking channels. Digital banks must, therefore, invest in building trust with their customers by providing reliable and secure banking services. In conclusion, the adaptation of digital banks in Indonesia has brought about significant changes in the country's banking industry. Traditional banks have had to develop their own digital banking services to remain competitive, while digital banks have gained popularity among younger, tech-savvy customers. While digital banks face several challenges, including regulatory issues, cybersecurity threats, and customer trust, their agility and user-friendliness have made them attractive to many Indonesians. The future of digital banking in Indonesia looks promising, with

more Indonesians embracing digital banking services as technology continues to advance.

## METHODS

Content analysis is a research method used to analyze and interpret the meaning of textual, visual, or audio data. One of the most well-known and widely used approaches to content analysis is the one developed by Klaus Krippendorff, known as Krippendorff's Content Analysis (KCA) (Fahimi et al., 2021). Krippendorff's Content Analysis is a systematic approach to content analysis that involves the use of coding categories to identify and analyze patterns in data. The method involves a series of steps, including selecting a sample of data to analyze, defining coding categories, coding the data according to the categories, and analyzing the results (Thehawijaya & Susilo, 2023).

One of the key features of Krippendorff's Content Analysis is its focus on inter-coder reliability, or the degree to which different coders agree on the coding of the data. Krippendorff's approach emphasizes the need for coders to reach a high level of agreement in their coding and provides methods for assessing inter-coder reliability. Krippendorff's Content Analysis has been used in a wide range of research fields, including communication studies, psychology, sociology, and political science. It can be used to analyze a variety of data types, including written texts, images, and audio recordings (Susilo, Christantyawati, et al., 2019; Susilo, Prabowo, et al., 2019).

Krippendorff's Content Analysis provides a rigorous and systematic approach to content analysis that emphasizes the importance of inter-coder reliability and can be applied to a wide range of research questions and data types.

### ➤ Analysis Technique

The analysis technique used for this topic will be putting digital bank features in the table then proceed to describe it in textual description in order to understand the nuance and the structure.

## RESULTS AND DISCUSSION

Features	SEABank	Conventional Bank
Zero Fee Transfer to same bank	√	
Zero Fee Transfer to different bank	√	
		√

Real Time Online Transfer fee		
Top-up E-Wallet	√	√
Virtual Account	√	√
Free Administration Fee	√	
Big Branch and Networking		√
Simplistic Registration Progress	√	
Registration Fee		√
Higher Bank Interest For Deposit/Year	√	
Security		√
Open Marketing/Recruitment Reward	√	

Those are the data between Conventional and the digital bank. The data is more of using dynamic premise, that Registration fee is only available in conventional bank, however it doesn't mean superior. Meanwhile zero transfer fee only available in SEABank, yet it means superior.

1. Zero fee Transfer is a good method since some people gets troubled from transfer fee which can make it difficult for small transaction.
2. Zero fee transfer to different bank limited to 100x is actually good for casual users who face struggle with the fee could cost the more when their saldo is small.
3. Real Time Online Transfer fee only applies to conventional bank which is why the transformation of digital bank helps them shorten the cost of faninancial flow.

4. E-wallet Top-up are available for both SEABank and conventional bank which mean good that SEABank as digital bank isn't lacking this feature. Due to limited brands only give access to certain e-wallet, top-up for e-wallet is important.
5. Virtual Account are available for both, which mean both fulfilled basic financial needs. Virtual Accounts are needed for cardless withdrawal, SEABank and conventional bank aren't lacking in this.
6. Administration Fee is zero in SEABank, it helps the youngsters with small saldo to keep their money while getting access to big marketplace like SHOPPEE.
7. The Branch of SEABank is still not as big as conventional bank; hence it is difficult for elders to withdraw cash if the ATM Center is still small to find.
8. Simplistic Registration progress is part of SEABank's superior system, knowing conventional bank needs to put big cash in order to activate their virtual account.
9. SEABank Registration Fee isn't as costly as conventional bank due to conventional bank require putting big cash in it.
10. SEABank offers higher interest on deposit. While the service is still new, the high interest can be separate profit in deposit compared to conventional bank.
11. Security in SEABank as digital bank isn't really trusted yet, knowing so many problematic and unsolved cases from digital loan and some people are difficult to get their money back when their account is hijacked.
12. The dynamic in SEABank is having Open marketing/recruitment reward in it. Some digital applications implemented this system in order to gain more users to join and use their apps.

In other words, after describing the 12 points, digital bank transformation is more dynamic compared to conventional bank. They have what conventional banks have but improve it better. Only the lacking is that. they have fewer authorization around the state and smaller branch to assist elders with digital services.

#### ➤ **Networking by The State**

The proof that SEABank and other digital banks have smaller branches or fewer authorization proves that the government is slower than their people, or lack of networking with easiest technology to assist the people in order to reach better system. This is due to the complex verification by Indonesian government such as the contradiction of E-KTP and KTP Copy in registration requirements. This lack of networking can cause not only trust issue to the platform and technology itself but towards the government itself.

#### ➤ **Adaptation by The Elders**

Elders tend to rely on youngsters to digital transaction data due to them unable to make registration using their own data since they lack knowledge or lack a will to learn. This possibly can cause the transaction is not committed by the direct user; thus, financial analyst should be wary about

this in case this phenomenon caused a scam if one of the party doesn't get the payment from lending their digital application data.

## CONCLUSION

### ➤ **Open marketing ended Marketing Work Scam**

The recruitment reward implemented by digital bank platform could end the marketing work scam and exploitation in the industry. In the banking industry, marketing staff is the one who is frequently gets scammed by their supervisor by stealing their clients; hence the benefit of the deal won't fall to the staff but to supervisor. The automatic recruiting reward by the application can create equality between marketing profession because other user cannot claim our own client or our own benefit. This kind of scam has been built long in the marketing field which resulted in extreme burnout and lack of police's serious investigation, especially when the conventional bank still having this kind of marketing system.

### ➤ **Security Construction**

The lack of trust towards digital bank is a proof that the country is failed to construct proper security. Despite the high personel of police, digital security in Indonesia is weak and lazy to pay for a proper website with advanced tools (Indah et al., 2022; Kurniawan & Maujuhan Syah, 2022; Sutikno & Stiawan, 2022). Unfortunately the trust issue on digital security won't benefit both conventional bank nor SEABank and other digital bank since they both used digital transaction and digital security, the financial literacy will aslo be stagnated by this (Adhitya Karel Maulaya & Junadhi, 2022; Devira Prastiwi, 2022).

### ➤ **Working Class Friendly**

Some working class is difficult with the administration and transaction fee system. But SEABank makes it friendly for working class by giving free admin and free other bank transfer limited for 100x. Because working class won't transfer that much in a month due to the cash limit from their living wage.

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