

## Strategy for Increasing Customer Financial Literacy on Decisions to Use Financial Products, Especially Savings Products at PT BPD Sumsel Babel Muaradua Branch Office

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### Abstract

*This study aims to analyze the strategy of improving customer financial literacy on the decision to use savings financial products of PT BPD Sumsel Babel Muaradua Branch Office. PT BPD Sumsel Babel is one of the leading financial institutions in Indonesia whose main objective is to support economic growth in South Sumatra and Bangka Belitung. This research is quantitative descriptive with the methods used are library research, direct observation in the field and documentation. Participant selection technique through purposive sampling model with target questionnaire that is customer. The number of respondents was 255 customers. The questionnaire in this study was processed through the Microsoft Excel application. The expected outcome of this research is the preparation of effective strategies in improving customer financial literacy and the implementation of literacy programs that can have a positive impact on customers. Policy recommendations for Bank Sumsel Babel Muaradua Branch Office involve providing ongoing financial literacy programs, improving educational communications, personal financial counseling services, developing financial literacy applications, and incentives for active customers. Enabling factors include management support, active customer participation, and availability of resources.*

**Keywords:** Financial Literacy, Financial Products, Savings Products

### INTRODUCTION

The importance of paying attention to regional development with a focus on high economic growth is a major concern in the context of managing funds in a region, especially those managed through the Regional Development Bank (BPD). The role of banking, particularly BPD, has a major impact on economic growth, supporting the achievement of national goals, and contributing to improved community welfare and economic sustainability.

Financial literacy is becoming a global issue, with the Financial Services Authority (OJK) noting a gradual increase in financial literacy levels in Indonesia. However, significant disparities between provinces indicate the need for further efforts to reduce the financial literacy gap. Improved financial literacy is recognized as an important factor for making smart financial decisions and managing funds wisely. OJK changed the banking grouping rules by implementing the Bank Group Based on Tier 1 Capital (KBMI). This change sets a minimum core capital requirement of IDR 3 trillion for Commercial Banks. Regional Development Banks are given a deadline until the end of 2024 to fulfill the requirements, which has the potential to significantly impact the bank's strategy and operations.

Banks need sources of funds to support their operational activities. One source of funds that is generally used for this purpose is third party funds (DPK). DPK refers to funds entrusted to banks through depository Strongly Agreements. In general, deposits can be obtained through current accounts, savings, and time deposits. Compared to other sources of funds, DPK tends to be easier to obtain. In addition, DPK is the most dominant source of funds as long as banks are able to provide attractive facilities (Hery, 2020 in Rahayu & Lestari, 2021: 127).

This third party fund is the main source of funding for banks, reaching around 80% to 90% (Irham, 2015). Banks have the responsibility to maintain the security and smooth running of

customer funds deposited as third party funds, in accordance with Banking Law No. 10 of 1998 (Abidin et al., 2023).

Saving is one way to manage one's finances in life. Individuals can allocate part of their income to meet future needs. However, the habit of saving is not common among Indonesians. Many people admit that saving is an economic behavior that is difficult to do, even though they are aware of its benefits. Even so, basically every individual must have savings (Oktapiani et al., 2022). According to (Alexandro, 2019) Financial knowledge and financial literacy are factors that influence saving behavior.

The habit of saving is one of the ways to manage finances, although it is less common among Indonesians. Financial knowledge and literacy play an important role in shaping savings behavior. In the context of the financial behavior of Indonesians who tend to be consumptive, attention to this issue is increasing to overcome financial challenges. Bank Sumsel Babel presents various savings products, including pesirah savings, pesirah business, and pesirah junior. Strategies to improve customers' financial literacy and support the decision to use savings products are key in ensuring the bank's competitiveness and business progress in the banking sector.

## METHOD

In this study, a quantitative approach with descriptive quantitative methods was used. Primary data was obtained through distributing questionnaires to customers of Bank Sumsel Babel Muaradua Branch Office. The focus population is customers of Bank Sumsel Babel Muaradua Branch Office, with sampling using purposive sampling method. This is done with special considerations to achieve the research objectives. Data collection was carried out through library research, field research with observation and documentation, and the use of a questionnaire (questionnaire) with a Likert scale to measure the research variables. There are two types of variables, namely the independent variable, namely the strategy to improve financial literacy and the dependent variable, namely the decision to use savings products. The focus of the analysis unit is on Bank Sumsel Babel savings products to measure customer understanding and interest in financial products. Data analysis was carried out using descriptive analysis methods through the Microsoft Excel application. This approach helps provide a detailed description of the situation or condition of the company that is the focus of the research.

## RESULTS AND DISCUSSION

The data collected from the distribution of questionnaires is then processed in tabular form using description techniques. Each statement is tabulated so that it can make it easier to analyze the data. The results of distributing questionnaires can be seen in the following table:

**Table 1.** By having adequate financial knowledge I can avoid all forms of financial fraud

Categories	Frequency	percentage
Strongly DisStrongly Agree	1	0.4%
DisStrongly Agree	10	3.9%
Neutral	10	3.9%
Strongly Agree	99	38.8%
Very Strongly Agree	145	52.9%
Total	255	100%

Based on table 1 above, it can be seen that according to most Bank Sumsel Babel customers **Strongly Agree** with having adequate financial knowledge so that they can avoid all forms of financial fraud.

**Table 2.** The benefits of personal financial planning are to prepare for future financial needs and goals.

Categories	Frequency	percentage
Strongly DisStrongly Agree	1	0.4%
DisStrongly Agree	12	5.5%
Neutral	5	2%
Strongly Agree	107	42%
Very Strongly Agree	128	50.2%
Total	255	100%

Based on table 2 above, it can be seen that according to most of Bank Sumsel Babel's customers, they Strongly Agree that the benefits of personal financial planning are to prepare for future financial needs and goals.

**Table 3.** Income is the main factor influencing consumption levels

Categories	Frequency	percentage
Strongly DisStrongly Agree	1	0.4%
DisStrongly Agree	17	6.7%
Neutral	10	3.9%
Strongly Agree	105	41.2%
Very Strongly Agree	122	47.8%
Total	255	100%

Based on table 3 above, it can be seen that according to some of Bank Sumsel Babel's customers, Strongly Agree, income is the main factor affecting consumption levels.

**Table 4.** Expenditure is a reduction in cash due to a payment

Categories	Frequency	percentage
Strongly DisStrongly Agree	1	0.4%
DisStrongly Agree	22	8.6%
Neutral	20	7.8%
Strongly Agree	106	41.6%
Very Strongly Agree	106	41.6%
Total	255	100%

Based on table 4 above, it can be seen that according to some of the customers of Bank Sumsel Babel Strongly Agree, expenses are a reduction in cash due to a payment.

**Table 5.** Keeping money in a bank is a safe way to save money

Categories	Frequency	percentage
Strongly DisStrongly Agree	1	0.4%
DisStrongly Agree	17	6.7%
Neutral	11	4.3%
Strongly Agree	109	42.7%
Very Strongly Agree	117	45.9%
Total	255	100%

Based on table 5 above, it can be seen that according to some of Bank Sumsel Babel's customers, Strongly Agree saving money in the bank is a safe way to save money.

**Table 6.** I'm not in a hurry to buy something I want

Categories	Frequency	percentage
Strongly DisStrongly Agree	0	0%
DisStrongly Agree	13	5.1%
Neutral	16	6.3%
Strongly Agree	85	33.3%
Very Strongly Agree	141	55.3%
Total	255	100%

Based on table 6 above, it can be seen that according to some of Bank Sumsel Babel's customers Strongly Agree not to rush to buy something they want.

**Table 7.** I always make a financial budget

Categories	Frequency	percentage
Strongly DisStrongly Agree	3	1.2%
DisStrongly Agree	32	12.5%
Neutral	26	10.2%
Strongly Agree	94	33.9%
Very Strongly Agree	100	39.2%
Total	255	100%

Based on table 7 above, it can be seen that according to some of Bank Sumsel Babel's customers, they Strongly Agree to always make a financial budget.

**Table 8.** I always keep a record of my finances, especially in relation to the money that has been spent.

Categories	Frequency	percentage
Strongly DisStrongly Agree	2	0.8%
DisStrongly Agree	30	11.8%
Neutral	30	11.8%
Strongly Agree	122	47.8%
Very Strongly Agree	71	27.8%
Total	255	100%

Based on table 8 above, it is known that according to some of the customers of Bank Sumsel Babel Strongly Agree to always keep financial records, especially related to the expenditure of money that has been used.

**Table 9.** I save money regularly

Categories	Frequency	percentage
Strongly DisStrongly Agree	1	0.4%
DisStrongly Agree	33	12.9%
Neutral	36	14.1%
Strongly Agree	78	30.6%

Categories	Frequency	percentage
Very Strongly Agree	107	42%
Total	255	100%

Based on table 9 above, it is known that according to some of Bank Sumsel Babel's customers, they **Strongly Agree** to save regularly.

**Table 10.** I have prepared money for unexpected needs in the future.

Categories	Frequency	percentage
Strongly DisStrongly Agree	3	1.2%
DisStrongly Agree	23	9%
Neutral	22	8.6%
Strongly Agree	117	45.9%
Very Strongly Agree	90	35.3%
Total	255	100%

Based on table 10 above, it is known that according to some customers of Bank Sumsel Babel Strongly Agree to prepare money for unexpected needs in the future.

Based on the ten statements that have been answered by the respondents, the respondents' answers can be scored after multiplying by the weight. The weight in the respondent's answer is:

1. Strongly DisStrongly Agree weight 1
2. Disstrongly Agree weight 2
3. Neutral weight 3
4. Agree weight 4
5. Strongly Agree weight 5

Based on this weighting, the scoring of respondents' answers can be seen in table 11 as follows:

**Table 11.** Scoring Respondents' Answers After Multiplying Weight

No.	Respondent's answer						Score	Percentage
Statement	SDS	DS	N	A	S.A			
1.	1	20	30	396	675	1122		88
2.	1	28	15	428	640	1112		87.21
3.	1	34	30	420	610	1095		85.88
4.	1	44	60	424	530	1059		83.06
5.	1	34	33	436	585	1089		85.41
6.	0	26	48	340	705	1119		87.76
7.	3	64	78	376	500	1021		80.08
8.	2	60	90	488	355	995		78.04
9.	1	66	108	292	535	1002		78.59
10.	3	46	66	468	450	1033		81.02
Total Percentage								835.06
average percent								<b>83.50</b>

Based on table 11 regarding the interpretation of financial literacy data on customers of Bank Sumsel Babel Muaradua Branch Office, it can be concluded that financial literacy can be concluded as follows:

**Table 12. Descriptive Analysis Criteria Percentage**

No.	Categories	Data Intervals
1	Low	<60
2	Currently	60≤80
3	Tall	>80

According to the calculations above, it can be concluded that financial literacy among customers of Bank Sumsel Babel Muaradua Branch Office is in the high category. This can be seen based on the research results from the average percentage value of the questionnaire, namely 83.50% in the high category.

### Pesirah Savings Products

**Table 13.** You save at Bank Sumsel Babel because savings at Bank Sumsel Babel have quality products or benefits that other banks don't have

Categories	Frequency	Percentage
Strongly DisStrongly Agree	0	0
DisStrongly Agree	15	7.3
Neutral	18	8.8
Strongly Agree	82	82
Very Strongly Agree	90	43.9
Total	205	100

Based on table 13, it can be seen that in this statement, 90 respondents or 43.9% stated that they strongly agreed that they chose to save at Bank Sumsel Babel because the savings there had quality products or benefits that other banks did not have.

**Table 14.** You save at Bank Sumsel Babel because you feel that Pesirah's savings suit your needs

Categories	Frequency	Percentage
Strongly DisStrongly Agree	1	0.5
DisStrongly Agree	5	2.4
Neutral	15	7.3
Strongly Agree	94	45.9
Very Strongly Agree	90	43.9
Total	205	100

Based on table 14, it can be seen that in this statement, as many as 94 respondents or 45.9% stated Strongly Agree that they chose to save at Bank Sumsel Babel because they felt that Pesirah's savings suited their needs.

**Table 15.** You save at Bank Sumsel Babel because you feel that Pesirah savings provide more security guarantees for your money than other banks

Categories	Frequency	Percentage
Strongly DisStrongly Agree	1	0.5
DisStrongly Agree	10	4.9
Neutral	25	12.2
Strongly Agree	96	46.8
Very Strongly Agree	73	35.6
Total	205	100

Based on table 15, it can be seen that in this statement, as many as 96 respondents or 46.8% stated Strongly Agree that they chose to save at Bank Sumsel Babel because they felt that Pesirah savings provided better money security compared to other banks.

**Table 16.** You become a customer of the Pesirah product because Bank Sumsel Babel provides a gift bank

Categories	Frequency	Percentage
Strongly DisStrongly Agree	1	1
DisStrongly Agree	11	11
Neutral	20	20
Strongly Agree	77	37.6
Very Strongly Agree	96	46.8
Total	205	100

Based on table 16, it can be seen that in this statement, 96 respondents or 46.8% also stated that they strongly agree that they became customers of Pesirah products because Bank Sumsel Babel provides many prizes.

**Table 17.** You become a customer of Pesirah products because the officers are thorough in recording every transaction you want

Categories	Frequency	Percentage
Strongly DisStrongly Agree	1	0.5
DisStrongly Agree	10	4.9
Neutral	19	9.3
Strongly Agree	109	53.2
Very Strongly Agree	66	32.2
Total	205	100

Based on table 17, it can be seen that in this statement, as many as 66 respondents or 32.2% stated Strongly Agree that they became customers of Pesirah products because of the officers' accuracy in recording every transaction they wanted.

From these results, it can be concluded that Bank Sumsel Babel customers who choose Pesirah Savings as their financial savings product have a tendency to strongly agree with these statements, indicating a high level of satisfaction and trust in the quality and benefits provided by the product. Pesirah Savings.



### Pesirah Business Savings Products

**Table 18.** You save at Bank Sumsel Babel because savings at Bank Sumsel Babel have quality products or benefits that other banks don't have

Categories	Frequency	Percentage
Strongly DisStrongly Agree	0	0
DisStrongly Agree	0	0
Neutral	2	66.7
Strongly Agree	0	0
Very Strongly Agree	1	33.3
Total	3	100

Based on table 18, it can be seen that in this statement, 2 respondents or 66.7% stated that they were neutral regarding the decision to save at Bank Sumsel Babel because the savings there had product qualities or benefits that other banks did not have.

**Table 19.** You save at Bank Sumsel Babel because you feel that the Pesirah Bisnis savings suit your needs

Categories	Frequency	Percentage
Strongly DisStrongly Agree	0	0
DisStrongly Agree	0	0
Neutral	0	0
Strongly Agree	0	0
Very Strongly Agree	3	3
Total	3	100

Based on table 19, it can be seen that in this statement, all respondents, namely 3 people or 100%, stated that they strongly agree that they save at Bank Sumsel Babel because they feel that Pesirah Bisnis savings are in line with their needs.

**Table 20.** You save at Bank Sumsel Babel because you feel that Pesirah Bisnis savings provide more security for your money than other banks

Categories	Frequency	Percentage
Strongly DisStrongly Agree	0	0
DisStrongly Agree	0	0
Neutral	1	33.3
Strongly Agree	1	33.3
Very Strongly Agree	1	33.3
Total	3	100

Based on table 20 it can be seen that in this statement, there are variations in responses. A total of 1 respondent or 33.3% stated Neutral, 1 respondent or 33.3% stated Strongly Agree, and 1 respondent or the remaining 33.3% stated that they strongly Agree that they save at Bank Sumsel Babel because they feel that Pesirah Bisnis savings provide a better guarantee of money security than other banks.



**Table 21.** You become a customer of the Pesirah Bisnis Savings product because Bank Sumsel Babel provides many prizes

Categories	Frequency	Percentage
Strongly DisStrongly Agree	0	0
DisStrongly Agree	0	0
Neutral	0	0
Strongly Agree	0	0
Very Strongly Agree	3	100
Total	3	100

Based on table 21, it can be seen that in this statement, all respondents, namely 3 people or 100%, stated that they strongly agreed that they became customers of the Pesirah Bisnis Savings product because Bank Sumsel Babel provided many prizes.

**Table 22.** You become a customer of the Pesirah Bisnis Savings product because the officers are thorough in recording every transaction you want

Categories	Frequency	Percentage
Strongly DisStrongly Agree	0	0
DisStrongly Agree	0	0
Neutral	1	33.3
Strongly Agree	1	33.3
Very Strongly Agree	1	33.3
Total	3	100

Based on table 22 it can be seen that in this statement, there are variations in responses. A total of 1 respondent or 33.3% stated Neutral, 1 respondent or 33.3% stated Strongly Agree, and 1 respondent or the remaining 33.3% stated Strongly Agree that they became customers of the Pesirah Bisnis Savings product because of the officers' accuracy in recording every transaction they wanted.

Therefore, it can be concluded that some respondents tend to have a more positive decision regarding the Pesirah Bisnis Savings product, while others have a more neutral view.

### Junior Pesirah Table

**Table 23.** You save at Bank Sumsel Babel because savings at Bank Sumsel Babel have quality products or benefits that other banks don't have

Categories	Frequency	Percentage
Strongly DisStrongly Agree	0	0
DisStrongly Agree	1	1.9
Neutral	8	14.8
Strongly Agree	18	33.3
Very Strongly Agree	27	50
Total	54	100

Based on table 23, it can be seen that in this statement, 27 respondents or 50% stated that they strongly agreed that they chose to save at Bank Sumsel Babel because savings there were considered to have quality products or benefits that other banks did not have.

**Table 24.** You save at Bank Sumsel Babel because you feel that Pesirah Junior's savings suit your needs

Categories	Frequency	Percentage
Strongly DisStrongly Agree	0	0
DisStrongly Agree	0	0
Neutral	4	7.4
Strongly Agree	28	51.9
Very Strongly Agree	22	40.7
Total	54	100

Based on table 24, it can be seen that in this statement, 28 respondents or 51.9% stated Strongly Agree that they chose to save at Bank Sumsel Babel because they felt that Pesirah Junior's savings suited their needs.

**Table 25.** You save at Bank Sumsel Babel because you feel that the Pesirah Junior savings account provides more security for your money than other banks

Categories	Frequency	Percentage
Strongly DisStrongly Agree	0	0
DisStrongly Agree	0	0
Neutral	7	7
Strongly Agree	22	22
Very Strongly Agree	25	46.3
Total	54	100

Based on table 25, it can be seen that in this statement, 25 respondents or 46.3% stated that they strongly agreed that they chose to save at Bank Sumsel Babel because they felt that Pesirah Junior savings provided a better guarantee of money security compared to other banks.

**Table 26.** Customers on the Pesirah Junior savings product because Bank Sumsel Babel provides many prizes

Categories	Frequency	Percentage
Strongly DisStrongly Agree	0	0
DisStrongly Agree	2	3.7
Neutral	5	9.3
Strongly Agree	23	42.6
Very Strongly Agree	24	44.4
Total	54	100

Based on table 26, it can be seen that in this statement, 24 respondents or 44.4% stated that they strongly agreed that they became customers of the Pesirah Junior Savings product because Bank Sumsel Babel provided many prizes.

**Table 27.** You become a customer of the Pesirah Junior savings product because the officers are careful in recording every transaction you want

Categories	Frequency	Percentage
Strongly DisStrongly Agree	0	0
DisStrongly Agree	0	0
Neutral	7	13
Strongly Agree	27	50
Very Strongly Agree	20	37
Total	54	100

Based on table 27, it can be seen that in this statement, 27 respondents or 50% Strongly Agreed that they became customers of the Pesirah Junior Savings product because of the accuracy of the officers in recording every transaction they wanted. In general, the results show that the majority of respondents have positive decisions related to the use of Pesirah Junior Savings financial products. It can be concluded that Pesirah Junior Savings is considered to have good quality and benefits by respondents.

1. This study aims to find effective solutions and strategies in improving customer financial literacy, especially related to savings products at Bank Sumsel Babel Muaradua Branch Office. Evaluation is carried out on customer understanding of financial literacy and savings products, with the hope of designing strategies that can have a positive impact.
2. Solutions that can be developed include the following: Bank Sumsel Babel Muaradua Branch Office is expected to improve business pesirah savings products by providing various facilities in opening new savings or increasing savings for company needs and benefits for customers are prioritized including competitive interest rates, innovative digital banking services, and friendly and professional services. As a result, it is expected that the interest of prospective customers will increase and the trust of customers will be maintained by making regular visits to prospective customers and to increase business savings customers at least once a month. This is expected to expand market share and support sustainable business growth, so that people can utilize business savings products more effectively. Bank Sumsel Babel Muaradua Branch Office is expected to develop a structured and sustainable financial literacy improvement program for its customers. Bank Sumsel Babel Muaradua Branch Office can organize regular seminars (once a month), offline workshops, and online training sessions on financial management, investment, and financial risk management.
3. Bank Sumsel Babel Muaradua Branch Office needs to increase the intensity of communication regarding product education content, especially regarding Pesirah, Pesirah Bisnis, and Pesirah Junior savings products and their benefits to customers. In this effort, Bank Sumsel Babel Muaradua Branch Office can use various communication channels such as email, social media, and websites to disseminate information related to savings products, financial tips, and financial education articles regularly. Bank Sumsel Babel Muaradua Branch Office can create an interactive and easy-to-use financial literacy application. Bank Sumsel Babel Muaradua Branch Office can work with application developers to create a digital platform in the form of a website that provides information, financial calculator applications, and educational quizzes to help customers understand financial concepts in a practical way.
4. Bank Sumsel Babel Muaradua Branch Office can provide incentives to prospective customers and customers who actively participate in financial literacy program events which can be held every three months. Bank Sumsel Babel Muaradua Branch Office can provide rewards such

as discounts on administrative fees, additional savings interest, or exclusive merchandise. By providing incentives like this, Bank Sumsel Babel Muaradua Branch Office can encourage active participation and customer motivation in improving their understanding of financial concepts.

## CONCLUSION

Based on the results of research on strategies to improve customer financial literacy on decisions to use financial products, especially from savings products at PT BPD Sumsel Babel Muaradua Branch Office, it can be concluded as follows:

The results showed a high level of Strong Agreement from Bank Sumsel Babel customers on good financial practices, such as budgeting, recording expenses, and saving regularly. The majority of respondents also stated that they have prepared money for unexpected needs in the future, reflecting positive financial awareness. Data analysis was conducted with a focus on customer understanding and interest in Bank Sumsel Babel savings products, using a rating scale from strongly Strongly Agree to strongly disStrongly Agree. The data analysis process was supported by Microsoft Excel application and descriptive analysis method to provide a detailed picture.

This research aims to find effective solutions and strategies in improving customer financial literacy, especially related to savings products at Bank Sumsel Babel Muaradua Branch Office. Evaluation is carried out on customer understanding of financial literacy and savings products, with the hope of designing strategies that can have a positive impact. Solutions that can be developed include the following:

1. providing various conveniences in opening new savings or increasing savings for corporate purposes the benefits for customers are a priority including competitive interest rates, innovative digital banking services, and friendly and professional service.
2. PT BPD Sumsel Babel Muaradua Branch Office can develop a structured and sustainable financial literacy improvement program for its customers.
3. In order to make information about banking products more accessible, PT BPD Sumsel Babel Branches need to increase the intensity of communication regarding product education content,
4. PT BPD Sumsel Babel Muaradua Branch Office can create interactive and easy-to-use financial literacy applications
5. provide incentives to prospective customers and customers who actively participate in financial literacy program events.

With the implementation of a new policy by the Financial Services Authority regarding KBMI with a minimum core capital of 3 trillion by the end of 2024. This policy change has the potential to have a significant impact on the bank's strategy and operations. Along with stricter requirements, banks need to make adjustments in capital management and business strategies, based on several conclusions obtained by researchers and will be followed up through researcher recommendations to the management of PT BPD Bank Sumsel Babel Muaradua Branch Office which will be elaborated in the recommendations section.

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