

## The Role of Bank Indonesia's Digital Financial Literacy in Preventing Financial Crimes in Banten Province

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### ABSTRACT

Financial technology (fintech) has expanded access to financial services in Indonesia but has also heightened risks of digital crimes such as identity theft, online fraud, phishing, and malware attacks. In Banten Province, the rapid growth of fintech platforms is coupled with low digital financial literacy, making the public more vulnerable. This study examines the role of Bank Indonesia's digital financial literacy in preventing financial crimes in Banten Province using a qualitative approach with interviews, observations, and documentation studies, analyzed thematically. Findings reveal that the Bank Indonesia Banten Representative Office plays a strategic role through three main functions: (1) as a regulator emphasizing literacy as early prevention; (2) as a facilitator conducting educational programs directly and online; and (3) as a supervisor monitoring and evaluating program effectiveness. Digital financial crimes in the region have risen in both frequency and complexity, with perpetrators exploiting low literacy through phishing, illegal loans, impersonation of official institutions, and emotional manipulation. This highlights digital literacy as a primary community safeguard. In Serang City, the literacy program is delivered through seminars, training, workshops, transaction simulations, and digital channels such as social media, webinars, and educational videos. The inclusive approach is tailored to varying levels of understanding and targets students, MSMEs, and the elderly, ensuring broad community engagement in crime prevention.

**Keywords:** Financial technology, Bank Indonesia, Digital Financial Literacy

### INTRODUCTION

Advances in digital technology have brought significant changes in various sectors, including the financial industry. *Financial technology (fintech)* has become one of the main innovations that make it easier for people to access financial services, such as digital payments, online loans, investments, and insurance (Putra, 2020; Putri et al., 2023; Ramiyanti & Arianto, 2023; Rusman & Kamaludin, 2024). In Indonesia, *fintech* is experiencing rapid growth, supported by the wider internet penetration, increased smartphone use, and the government's push to create financial inclusion (Hutapea et al., 2024; Indri et al., 2025; Kurnia et al., 2022; Lia et al., 2023; Lubis et al., 2025). However, this digital transformation has been accompanied by a surge in digital financial crimes that threaten financial security and consumer protection. One of the financial crimes that is increasingly worrying is digital financial crime. Digital Finance (*Finance Technology*) is a newness-based financial industry that applies technology to increase financial activities (Lutfiana et al., 2023; Majid & Steinmetz, 2020; Martin & Grudziecki, 2015; Masruroh & Wiyani, 2023).

Digital financial crime includes various types of criminal acts such as identity theft, online fraud, *financial malware*, phishing, and so on (Haris et al., 2023; Hidayat & Farida, 2024; Huberman & Miles, 2012). This phenomenon does not only occur at the national level,

but also begins to penetrate to various regions in Indonesia, including Banten Province. As one of the provinces with a strategic location and an increase in economic development, Banten is a region that is vulnerable to the threat of digital crime and also feels the impact of fintech transformation, especially in line with the increasing use of digital financial services and information technology among the public (Diana & Wikartika, 2025; Fahrezi et al., 2024; Firmansyah et al., 2025; Frandsen & Johansen, 2016; Hapsari & As'ari, 2024). The existence of various *fintech platforms* provides opportunities for the people of Banten to gain access to more efficient and inclusive financial services (Akbar, Wardhana, et al., 2024; Ariani et al., 2024; Awal et al., 2023; Belshaw, 2020; Chaib, 2022; Cullen, 2016; Widiana et al., 2024). However, behind this progress, there is a big challenge, namely low digital financial literacy among the public. Digital financial crime refers to a series of criminal acts committed using digital technology or the internet, with the aim of illegally obtaining financial gains (Adawiyah et al., 2024; Akbar, Kumalasari, et al., 2024).

According to data from the Financial Services Authority (OJK), there were 498 illegal fintech entities blocked in September 2024 alone (OJK, 2024), indicating the massive scale of digital financial crime in Indonesia. Nationally, digital financial crimes have caused losses exceeding Rp 100 trillion to Indonesian society. In Banten Province specifically, the increasing penetration of digital financial services has not been matched by adequate digital literacy levels among the population. Based on BPS Banten (2024), the population growth rate in Banten Province reached 1.2% in 2024, with most of the population actively using smartphones and internet access. However, data from the National Survey on Financial Literacy and Inclusion (SNLIK) conducted by the Financial Services Authority shows that the level of financial literacy in Indonesia, including in the Banten area, is still relatively low at 38.03%.

The level of digital literacy of the community is also an important factor in dealing with digital financial crime (Sulianta, 2024; Syah, 2023; Syathiri et al., 2023; Wahyuddin et al., 2024; Wall, 2024). Low digital literacy can make people vulnerable to digital crime attempts, such as being easily victimized in online fraud schemes or not being able to secure financial information effectively in the digital environment (Sahamony, 2022; Saragih & Kautsar, 2021; Sihabudin, 2013; Sihombing & Piay, 2022; Soomro & Hussain, 2019). In raising awareness and understanding for prevention and digital literacy can increase public awareness about the different types of digital financial crimes they may face. With a better understanding, they will be more vigilant and able to recognize potential signs of a digital financial crime attack (Aulia & Putra, 2023).

Previous studies have examined various aspects of digital financial literacy and crime prevention, but with different focuses and contexts. Research by Andaiyani et al. (2023) emphasized the role of higher education institutions in preventing cybercrime through digital financial literacy education, focusing on university students as the primary target. Meanwhile, Gomulya (2023) investigated the effectiveness of digital literacy in building the digital economy through case studies of illegal online loan victims, highlighting the psychological and economic impacts on individual victims. Ramiyanti & Arianto (2023) conducted digital financial literacy assistance for digital MSME actors in Serang City, focusing on the business development aspect rather than crime prevention.

Baskoro et al. (2023) provided digital money literacy counseling to high school students, emphasizing educational approaches at the school level. However, none of these studies

specifically examined the institutional role of Bank Indonesia as a central bank in building comprehensive digital financial literacy ecosystems at the provincial level, particularly in Banten Province. Furthermore, previous research has not explored the integration of regulatory, facilitative, and supervisory functions in preventing digital financial crimes through systematic literacy programs. This research gap presents an important opportunity to understand how financial authorities can strategically contribute to protecting society from increasingly sophisticated digital financial threats.

Various regulations are issued by relevant institutions regarding the digital financial sector. Such as Bank Indonesia regulation Number 20/6/PBI/2018 concerning Electronic Money. As well as OJK regulation Number 10/POJK.05/2022 concerning Information Technology-Based Joint Funding Services. In addition to the legality aspect of the implementation of the electronic financial system, a Fatwa of the National Sharia Council-Indonesian Ulema Council Number 116/DSN-MUI/IX/2017 concerning Sharia Electronic Money was also issued which stipulates in detail provisions related to matters that must be considered in the use of digital money in accordance with Islamic law.

Therefore, efforts to prevent and improve the digital literacy of the people of Banten are very important to be done to protect the public from the threat of digital financial crime. With good digital literacy, people can understand ways to protect their financial information online. This can reduce the risk of identity theft, fraud, or illegal access to financial accounts that can lead to large financial losses (Arianto, 2022).

The urgency of this research is underscored by several critical factors. First, the economic implications: digital financial crimes have resulted in direct financial losses to victims and indirect costs through decreased consumer confidence in digital financial systems, potentially hindering financial inclusion efforts in Banten Province. Second, the social security dimension: vulnerable populations, including the elderly, rural communities, and individuals with limited digital skills, are disproportionately affected by digital fraud schemes, creating social inequality in accessing safe digital financial services. Third, the systemic financial stability concern: the proliferation of illegal fintech platforms and sophisticated fraud mechanisms threatens the integrity of the formal financial system and undermines public trust in legitimate digital financial services. Without effective preventive measures through enhanced digital financial literacy, these risks will continue to escalate, particularly as digital financial service adoption accelerates across Banten Province.

The digital financial literacy gap in Banten is primarily caused by unequal access to formal and non-formal education, particularly in rural areas, which limits awareness and understanding of digital finance. This issue is compounded by the lack of effective information dissemination about digital financial services, the continued reliance of some communities on conventional or informal financial systems, and widespread doubts regarding the security and reliability of *fintech* platforms.

This study represents the first comprehensive investigation to assess the institutional role of Bank Indonesia's Banten Representative Office in building digital financial literacy as a preventive strategy against digital financial crimes in Banten Province. While previous research has examined digital literacy education by universities (Andaiyani et al., 2023) or MSME-focused financial literacy (Ramiyanti & Arianto, 2023), this study uniquely explores how a central banking institution systematically integrates regulatory, facilitative, and

supervisory functions to create a comprehensive literacy ecosystem. Furthermore, this research is the first to map the specific patterns and modes of digital financial crimes targeting Banten residents and analyze their relationship to community digital literacy levels, providing empirical evidence for evidence-based policy formulation. This novelty contributes to the theoretical understanding of institutional approaches to financial crime prevention in developing regions and offers practical insights for other provinces facing similar challenges in Indonesia and Southeast Asia.

Based on the background described above, this research aims to: (1) analyze the role and approach of Bank Indonesia's Banten Representative Office in building digital financial literacy to increase public awareness of digital financial crimes; (2) examine the patterns, trends, and modes of digital financial crimes occurring in Banten Province and their relationship to community digital literacy levels; and (3) evaluate the communication programs and strategies implemented by Bank Indonesia's Banten Representative Office in building digital financial literacy and preventing financial crimes in Banten Province.

The significance of this research is both theoretical and practical. Theoretically, this study contributes to the body of knowledge on institutional approaches to financial crime prevention through literacy enhancement, enriching the understanding of how regulatory authorities can function as educators and protectors in the digital financial ecosystem. It also provides empirical evidence on the relationship between digital financial literacy levels and vulnerability to digital crimes in a developing regional context. Practically, the findings offer strategic recommendations for Bank Indonesia and other financial authorities to optimize their literacy programs and preventive measures. The results can serve as a reference for policymakers in developing more effective digital financial education strategies. For the community, this research provides awareness of the importance of digital financial literacy as self-protection against increasingly sophisticated digital crimes. Finally, for academics and researchers, this study establishes a foundation for future investigations examining digital financial literacy interventions in other regions or countries with similar socioeconomic characteristics.

## METHOD

This study employed a qualitative approach with a case study design to explore *the role of Bank Indonesia's digital financial literacy in preventing financial crimes in Banten Province*. The approach was selected to provide an in-depth understanding of the processes, perspectives, and interactions surrounding Bank Indonesia's initiatives in digital financial literacy. The constructivist paradigm was adopted, as the research aimed to examine how these literacy programs were designed and implemented in the specific context of crime prevention in Banten Province, recognizing that reality is shaped through human experiences and interactions.

Data were collected through two primary techniques. First, in-depth interviews were conducted with key informants, including Bank Indonesia officials at both leadership and technical levels, particularly from the Payment System Policy Implementation and Payment System Supervision divisions. Informants also included targeted community groups such as MSME actors, bank customers, students, and communication or digital security experts. The interviews sought information on public education campaigns, use of digital media, and

financial literacy programs, focusing on educating the public about types of digital crimes, protective measures, and relevant regulations.

Second, participatory observation was carried out in Serang City to capture how residents interacted with digital technology in their daily lives. This allowed direct insight into behaviors, habits, and challenges related to digital financial service usage.

For data analysis, thematic qualitative analysis was applied following Braun & Clarke's framework (as cited in Sitasari, 2022), enabling the identification of recurring patterns and themes from the collected data.

## RESULTS AND DISCUSSION

The results of this study were compiled based on data obtained through in-depth interviews, documentation, and literature analysis related to the role of digital financial literacy in preventing digital financial crime in Banten Province. The summary of the results of this study can be seen in Table 1 below:

**Table 1. Summary of Research Results**

No.	Concept	Indicator	Findings
1.	The Role of Bank Indonesia	Regulator	Bank Indonesia Banten Representative Office carries out its role as a regulator by encouraging the importance of digital financial literacy as a preventive measure against increasingly complex digital financial crimes. This literacy is positioned as the main foundation or "first fence" in protecting society from the risk of misuse of digital financial services. Apart from being a form of protection, digital literacy is also seen as part of the resilience of the national payment system, because a good understanding of the public will strengthen a safer and more reliable financial system.
		Facilitator	Bank Indonesia actively facilitates digital financial education to the public through various activities such as socialization, seminars, training, workshops, and webinars. This educational program targets diverse groups such as students, MSME actors, local communities, and the general public. The approach is direct and indirect, and is adjusted to the level of literacy of the community, including the use of digital media and easy-to-understand language.
		Supervision	Through its supervisory function, Bank Indonesia also monitors the effectiveness of digital literacy provided, as well as strengthens its role in encouraging the public to be able to recognize risks and modes of digital financial crime. With a good understanding, the public is expected to be more vigilant against threats such as data theft, digital fraud, and misuse of technology-based financial services. This also shows Bank Indonesia's seriousness in fostering public trust in the digital financial system.
2	Digital Financial Crimes	Digital financial crime trends and patterns	Over the past few years, digital financial crime in Indonesia has experienced a significant increase, both in terms of number and complexity of modes. The pattern is increasingly neat, systematic, and utilizes digital platforms such as social media and instant messaging applications. Perpetrators target individuals with low

No.	Concept	Indicator	Findings
	Modes or forms of digital financial crime		digital literacy through convincing-looking fraud, such as disguising themselves as an official institution, emotional manipulation, and fake offers. This transformation of the mode from conventional to digital shows the urgency of increasing digital awareness and literacy in the community.
3	Bank Indonesia Communication Program	Direct Communication	Over the past few years, digital financial crime modes have been growing and targeting people with low digital literacy. The modes that are often encountered include fraud under the guise of gifts, illegal online loans, malware links, phishing, identity theft, fake OTP requests, and impersonating an official institution. The impact is not only in the form of financial losses, but also psychological, as well as a decrease in public trust in digital services. These findings underscore the importance of improving digital literacy as a key preventive measure.
		Indirect Communication	The program is carried out through face-to-face seminars, direct training, counseling in the field, workshops, digital transaction simulations, and application demonstrations to the community at the village level, local communities, students, MSMEs, and the elderly. Flagship programs such as <i>QRIS Aman</i> , <i>BI Teaching</i> , and <i>Digital Finance Goes to Community</i> are implemented with an interactive and educational approach, often using local languages to make them easy to understand.
			Education is also carried out online through social media, webinars, video tutorials, and the dissemination of digital educational materials. This indirect communication is considered effective in reaching a wider community, including students and online communities, while adapting to today's digital habits.

The summary results of Table 1 show that Bank Indonesia Banten Representative Office plays an important role in building digital financial literacy through its function as a regulator, facilitator, and supervisor. As a regulator, Bank Indonesia places digital literacy as the main foundation in protecting the public from the increasingly complex risk of digital financial crime. As a facilitator, Bank Indonesia actively organizes educational programs both directly through seminars, trainings, and workshops, as well as indirectly through social media, webinars, and video tutorials, targeting student groups, MSMEs, local communities, and the general public. In its supervisory function, Bank Indonesia monitors the effectiveness of education and encourages the public to recognize various modes of digital fraud that are increasingly diverse.

### **The Role of Bank Indonesia Banten Representative Office in Building Digital Financial Literacy in Banten Province.**

Financial illiteracy allows a person to unconsciously make inappropriate financial decisions and be less able to deal with sudden economic shocks. However, training related to digital financial literacy needs to be intensified so that people are not only digitally literate, but

also financially literate in the midst of dynamic financial industry development conditions (Effendi et al., 2022).

The views of Bank Indonesia Banten Representative Office on the importance of digital financial literacy for people in Banten Province. This is a form of Bank Indonesia's role in building digital financial literacy for people in Banten Province. As conveyed by several informants in the research through the results of interviews, including:

"In our opinion, digital financial literacy is very important, especially in today's digital era. People in Banten still have quite a variety of levels of understanding, so we see education as a very fundamental thing. This literacy is also the first step to prevent people from the potential for increasingly complex digital financial crimes." (Informant Mr. Juhari as the Head of the SP Policy Implementation Team and SP-PUR Supervision)

"From my observation, the role of Bank Indonesia Banten Representative Office is quite active and responsive in providing education about digital financial literacy. They target various levels of society, including students, MSME actors, and the general public through socialization and training activities in person and online." (Informant Mr. Anton as the Payment System Surveillance and Consumer Protection Department of Bank Indonesia).

The results of the interviews show that Bank Indonesia Banten Representative Office has a significant role in building digital financial literacy in Banten Province, especially in increasing public awareness of the threat of digital financial crime. The informants revealed that the level of public understanding of the digital financial system is still diverse, so education is a fundamental step to form awareness and understanding of risks and security in digital transactions. Digital literacy is seen as the main foundation in preventing increasingly complex crimes, as well as being a "starting fence" that protects people from the abuse of technology that they have not fully mastered. In addition, this literacy is also considered an important element in strengthening the resilience of the national payment system, because digitally literate people tend to be more vigilant about the potential for fraud and misuse of personal data.

Furthermore, Bank Indonesia Banten Representative Office is considered to have carried out this role actively and responsively through various educational programs. Socialization and training activities are held in person and online, targeting various segments of society, ranging from students, MSME actors, to the general public. This inclusive approach aims to ensure that all levels of society have sufficient understanding to use digital financial services wisely and safely. Thus, digital financial literacy is not only part of the responsibility of institutions, but also plays a strategic role as a preventive effort in reducing the risk of digital crime and increasing public trust in a safe and reliable digital financial system.

### **Portrait of the Digital Financial Crime Phenomenon in Recent Years**

In line with the rapid growth of digital technology, the pattern and intensity of digital financial crimes in Indonesia have also increased significantly in recent years. Not only in terms of numbers, but also in terms of complexity and sophistication of the modes used by the perpetrators. This crime is no longer conventional, but has transformed into a more systematic and planned one, utilizing various digital platforms that are familiar to the community such as social media, instant messaging applications, and online financial services. The main target of the perpetrators is generally individuals with a limited level of digital literacy, so they are easily

deceived by the appearance of information or offers that seem convincing. This is as expressed by several informants in this study, namely:

"From our observations, the pattern of digital financial crimes is now neater and more planned. Perpetrators no longer spread messages randomly, but use a personal approach and target specific targets, such as consumers who often transact online or users of new digital services. They also use various digital platforms and often disguise themselves as official institutions to deceive victims" (Informant Mrs. Orchides Anatama as Analyst of the SP-PUR Supervision Implementation Function)

"In the last two to three years, we have seen that the types of digital crimes are becoming more diverse. People are not only faced with transaction fraud, but also with emotional manipulation techniques such as fake requests for help from 'families', or offers of scholarships and jobs that never exist. The approach used by the perpetrators is more convincing, even targeting communities and individuals who are digitally active." (Informant Mrs. Khoirinnisa El Karimah as Analyst of the SP-PUR Policy Implementation Function)

In recent years, digital financial crime modes have continued to grow and increasingly target the wider community. New modes such as fake Call Centers, private message links and other hacking methods threaten digital financial service users. Perpetrators take advantage of weak digital literacy to commit fraud in various forms, which directly impact financial losses and decreased trust in digital services. This is as explained by several informants in this study, namely:

The most common modes we encounter are scams under the guise of gifts, illegal online loans, and the spread of links containing malware. There are also scams on behalf of family members in an emergency, as well as investment offers that are fictitious. All of this has a direct impact on society, both financially and psychologically. Victims not only suffer financial losses, but also become afraid and reluctant to use digital services anymore. This is certainly very worrying, especially when the use of digital financial services is increasingly widespread (Informant Mr. Juhari as the Head of the SP Policy Implementation Team and SP-PUR Supervision)

These forms of crime are not only increasing in terms of number, but also in terms of patterns and sophistication of the modes used. Perpetrators are now taking advantage of security loopholes in digital systems, including social media, instant messaging applications, and online lending services, to launch their actions. Common modes include phishing, spoofing, fraud under the guise of gifts, illegal fast loans, and impersonating an official party. This action generally targets groups of people who do not have adequate digital literacy, so they are more vulnerable to becoming victims of fraud that is packaged persuasively and convincingly.

### **Communication programs of Bank Indonesia Banten Representative Office in building digital financial literacy and financial crime prevention.**

One form of technological development and economic development in the financial sector, the existence of Financial Technology (Fintech) as a breakthrough in the financial services industry by utilizing the use of technology. Basically, fintech itself involves the role of individual financial literacy. Financial literacy is the ability to make judgments about information, as well as effective decisions on the use and management of money, where the

ability in question includes various things related to the financial field. Financial literacy is gained through practical experience and active integration of knowledge. Individuals are becoming more financially sophisticated as they become more literate and speculate that this might imply someone is more competent (Gomulya, 2023).

The implementation of the digital financial literacy program by Bank Indonesia Banten Representative Office in Serang City is carried out through various communication activities to increase public awareness of digital financial crimes. This program includes direct counseling, training, and socialization regarding digital transaction security to community groups such as students, MSMEs, and the public. Educational strategies are carried out face-to-face and online through social media, webinars, and other digital platforms. This is as expressed by several informants in this study, namely:

"We usually run the program through seminars, direct training in the field, as well as socialization with digital application demos that are easy for people at the village or community level to understand." (Informant Mr. Juhari as the Head of the SP Policy Implementation Team and SP-PUR Supervision)

"We prioritize segments with low digital literacy levels, such as high school students, traditional MSMEs, and elderly groups." (Informant Mr. Anton as the Payment System Surveillance and Consumer Protection Department of Bank Indonesia)

The programs referred to by Bank Indonesia Banten Representative Office to improve people's understanding and skills in using digital financial services safely as mentioned by the informants in this study include:

"We at the Banten Representative Office have launched several educational programs, one of which is "Safe QRIS" which focuses on educating the public about the safe and responsible use of QRIS. In addition, there is also a BI Teaching program that targets students and students, as well as training for MSME actors to recognize the features of digital financial services and understand the threat of cybercrime, such as phishing, scams and social engineering." (Informant Mr. Juhari as the Head of the SP Policy Implementation Team and SP-PUR Supervision)

Bank Indonesia Banten Representative Office has implemented various communication programs that are structured, varied, and adaptive in building digital financial literacy and increasing public awareness of digital financial crimes, especially in Serang City. The implementation of the program is carried out through direct counseling, training, and socialization to various segments of society, such as students, MSME actors, local communities, and vulnerable groups such as the elderly. The approach used is multimodal, namely through face-to-face and digital media such as webinars, video tutorials, and social media.

The educational strategies implemented are not only informative, but also participatory and contextual. This can be seen from the use of local languages in the delivery of materials, digital application demos, and the preparation of educational modules that are in accordance with the level of literacy of the community. Programs such as "QRIS Aman", "BI Mengajar", "Digital Education for Communities and Students", and "Digital Finance Goes to Community" are concrete examples of Bank Indonesia's efforts to reach out to various groups of people and instill an understanding of the importance of security in digital transactions.

Evaluation of the implementation of the program was carried out through literacy surveys, complaint reports and social media monitoring, which showed a significant increase in public awareness, knowledge and awareness of the risk of digital financial crime. This program is considered effective in forming more careful and responsible behavior in digital transactions in Serang City and the Banten region in general.

## Discussion

### **The Role of Bank Indonesia Banten Representative Office in Building Digital Financial Literacy in Banten Province**

Bank Indonesia Banten Representative Office is actively playing its role in building digital financial literacy in the Banten region. One of the strategic efforts made is to collaborate with educational institutions to instill an understanding of digital finance from an early age. This step is in line with the approach of the Ministry of Education and Culture through the Financial Literacy Education Guide, which includes important aspects such as income, budget management, and risk mitigation.

Bank Indonesia Banten Representative Office has a consistent and strong view on the urgency of digital financial literacy as the main foundation in increasing public awareness and protection against digital financial crimes. In addition, planning involves coordination with relevant parties, including local governments, educational institutions and community members to ensure that programs can reach multiple layers and run optimally. The following is an analysis based on the statements of the informants:

#### **1. Literacy as the Foundation for Digital Crime Prevention**

Mr. Juhari emphasized that digital literacy is a crucial first step in dealing with the complexity of digital financial crimes in the modern era. The difference in the level of understanding of the people of Banten is the reason for the importance of an equitable and in-depth educational approach.

#### **2. Literacy as the "First Fence"**

Mrs. Orchides likened digital literacy to the "first fence" that protects the public from the risk of digital services that are increasingly used without adequate understanding. This shows the importance of continuous education so that the public is not only a user, but also a smart and safe user.

#### **3. Literacy as part of the resilience of the national payment system**

Informant Mrs. Khoirinnisa added a strategic perspective that digital financial literacy is not only important individually, but also concerns the stability of the national payment system. Public understanding can prevent data misuse and increase public trust in the digital financial system.

#### **4. Bank Indonesia's Active and Responsive Role**

Informant Mr. Anton assessed that Bank Indonesia Banten Representative Office has carried out an active and responsive role through various educational methods, both face-to-face and online to various levels of society. This shows that the approach used is inclusive and adaptive to the needs of the community.

This is similar to the findings of Ramiyanti & Arianto (2023) who revealed that digital financial literacy assistance aims to enable digital MSME activists to utilize digital financial services for their business development. The presence of digital services can also be used by

digital MSME activists in developing transactions to be more effective and efficient. In addition, the assistance provides an understanding of various types of financial technology that can be used by MSME activists for business development.

### An Overview of Digital Financial Crimes in Recent Years

Financial digital crime has become an urgent issue in today's technologically advanced society. With the increasing reliance on digital transactions and the rapid growth of the digital economy, criminals have found new opportunities to exploit vulnerabilities in the digital financial system. Financial digital crime encompasses a wide range of illicit activities that target financial systems, institutions, and individuals (Akbar et al., 2024). These crimes exploit digital technologies, such as the internet, mobile devices, and electronic payment systems, to carry out fraudulent activities (Akbar et al., 2024).

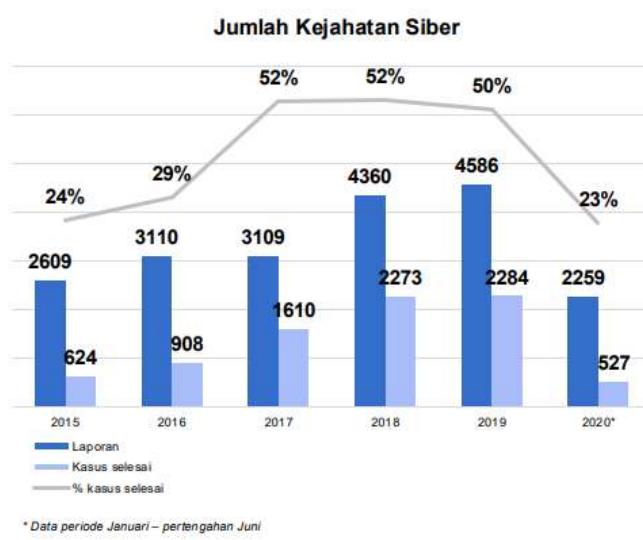


Figure 1. Number of Cybercrime Cases in 2015-2020

Based on the 2015–2020 Cybercrime Number Figure, it can be seen that case reports continue to increase from year to year, reaching a peak in 2019 with 4,586 reports. While most cases fall into the general cyber category, this trend also reflects a surge in digital financial crime cases, given that most financial crimes are currently committed through digital means such as the internet, financial apps, and social media platforms. The decline in the case resolution rate, especially in 2020 which was only 23%, indicates that the increase in the number of reports is not proportional to the capacity of case handling by law enforcement officials. This is a serious challenge as digital financial crimes such as online loan fraud, illegal investments, data theft, and abuse of e-wallet accounts are increasingly complex and difficult to track.

This is also supported in the results of the interviews conducted, where it was explained that in recent years digital financial crimes have increased significantly, both in terms of number and level of sophistication. The shift from conventional modes to a more systematic digital approach is evident, where perpetrators take advantage of various popular platforms such as social media, instant messaging applications, and online financial services as the main means to carry out their actions. The main target is individuals with a limited level of digital literacy, so it is easier to be deceived by information or offers that seem convincing. The

perpetrators' strategies are getting neater, with a personal approach and disguise as an official institution, which shows that digital financial crime is no longer a minor threat, but a serious phenomenon that requires attention and comprehensive handling from various parties.

Amid the increasing use of digital financial services by the public, technology-based financial crimes have also experienced a significant surge. Criminals take advantage of various loopholes, especially low digital literacy, to carry out increasingly varied and convincing fraud modes. Various forms of digital fraud are now increasingly massively targeting people from various backgrounds, both through social media, instant messaging, and financial applications.



**Figure 2. Accepted Types of Digital Scams**

Based on the figure, the types of digital fraud that are most commonly accepted by the public are scams under the guise of gifts (91%), followed by illegal online loans (75%) and sending links containing malware (65%). These modes show that perpetrators take advantage of the weaknesses of digital literacy to trick victims through a convincing-looking approach. Other scams such as fake family crises, illegal investments, and fake websites/applications are also quite prevalent, reflecting increasingly diverse and sophisticated crime patterns.

The various modes of digital financial crime that have occurred in recent years show an increasingly complex and structured pattern of attacks. The results of interviews with informants from Bank Indonesia Banten Representative Office revealed that the public is still an easy target for digital criminals, especially those who have low digital literacy. The perpetrators take advantage of technology and the weakness of public understanding to launch various forms of fraud that have a direct impact on the financial and psychological losses of the victims. This is also supported in the results of the interviews conducted, where some of the most common modes of digital crime are explained, including:

- 1) Scams Under the Guise of Gifts
- 2) Illegal Online Loans
- 3) Phishing and Malware Links
- 4) Disguise as a Family in an Emergency
- 5) Fictitious Investment Scams
- 6) Fake OTP Code Request
- 7) Identity Theft

## 8) Disguise as an Official Institution

This research is in line with the findings of Nainggolan & Risman, (2025) who stated that the main risks in digital finance include digital fraud, cyberattacks, data leaks, and non-compliance with regulations. Digital fraud is growing rapidly with manipulative techniques such as synthetic identity fraud and vishing, which are able to deceive systems and users. Cyber attacks such as ransomware and advanced persistent threats (APT) are also serious threats because they have the potential to paralyze the operations of the financial system. On the other hand, data leaks are a crucial issue considering the high sensitivity of user information and the high cost of recovery. In addition, the ever-changing regulatory dynamics require financial institutions to always be compliant in order to maintain stability and public trust. These findings reinforce the importance of digital literacy, strengthening cybersecurity, and legal compliance as risk mitigation strategies in dealing with the complexity of the digital financial ecosystem.

### **Communication programs that have been implemented by Bank Indonesia Banten Representative Office in Building Digital Financial Literacy and Financial Crime Prevention.**

Financial literacy is a basic need for everyone to avoid financial problems. Financial difficulties are not only a function of income alone (low income), but financial difficulties can also occur if there are errors in financial management. Financial literacy education to the public can be carried out by means of the entire financial services industry implementing financial literacy and digital literacy programs starting from the community that is still far from the word modern. The Minister of Communication and Information together with the Financial Services Authority (OJK) seeks to improve public financial literacy as well as supervision of digital financial platforms through the National Digital Literacy Movement Program (GNLD) (Rochendi et al., 2022).

The financial literacy development strategy can be carried out in several stages in inclusive financial development, including (Kafabih, 2020):

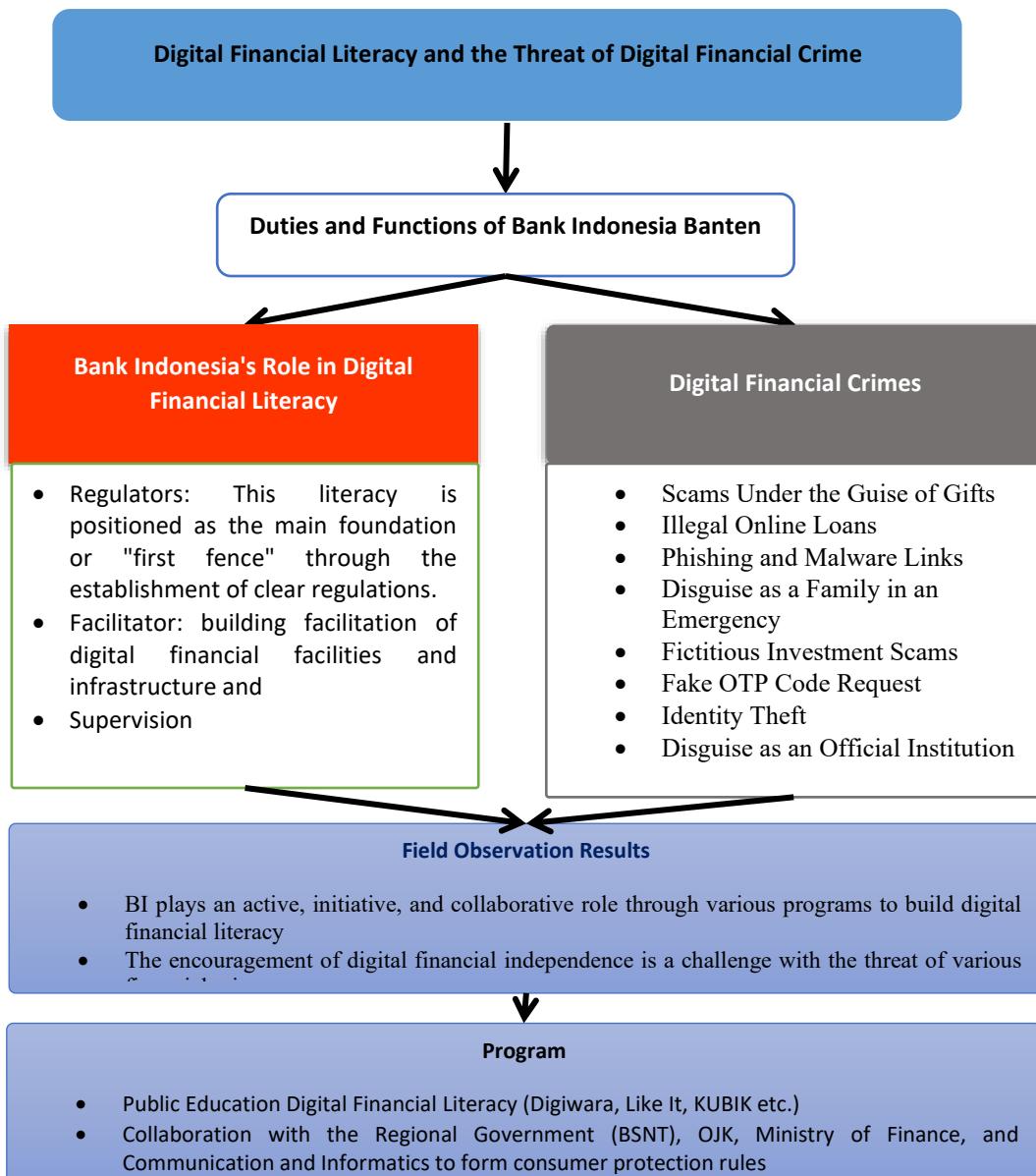
1. The strategy development stage through, political commitment and legislative support, the national strategy of financial literacy, organizational completeness and resource planning, as well as character development and integrity of the financial community;
2. The strategy implementation stage through collaboration and policy networking, the development of a formal education curriculum as well as youth empowerment and innovation;
3. Monitoring and evaluation stage.

The process of implementing (Actuating) Bank Indonesia's digital financial literacy program in Serang City is carried out through various educational and interactive communication activities. These activities include seminars, training, workshops, and simulations of secure digital transactions. The implementation involves various parties, such as the OJK, the police, the Communication and Information Service, educational institutions, and local communities. Through this collaborative and participatory approach, the public is given an understanding of digital financial management, how to avoid fraud modes, and the importance of maintaining personal data in digital financial activities.

Bank Indonesia Banten Representative Office has implemented various strategic and educational programs in order to build public perception of the importance of behavioral

control in understanding digital finance and financial crime prevention efforts in Banten Province. The "QRIS Aman" program is focused on providing understanding to the public regarding the safe and responsible use of digital-based payment services. In addition, the "BI Teaching" program is aimed at students and students to instill an early understanding of the risks of digital crimes such as phishing, scams and social engineering. The digital financial literacy program implemented in Banten Province has shown a positive impact on increasing public awareness in preventing digital financial crime. This program is considered successful because of the decrease in the number of digital crime cases and the increasing use of secure transactions among the public.

This research is similar to the findings of Baskoro et al (2023) who stated that digital money literacy is very important for every student to know and is the basis for managing finances. In the implementation, the participants can know more about digital money (e-money), understand about the various types of digital money (e-money), have a wise awareness in using digital money (e-money) and the participants can relate digital money (e-money) with the business they will be involved in and read business opportunities with the existence of digital money (e-money).



**Figure 3. Financial Literacy and Digital Financial Crime Prevention Model of Bank Indonesia Banten**

## CONCLUSION

The study concluded that the Bank Indonesia Banten Representative Office played three key roles in building digital financial literacy: as a regulator emphasizing literacy as a preventive measure against digital crime, as a facilitator conducting both direct and online education, and as a supervisor monitoring program effectiveness through evaluations and surveys. These efforts aimed to foster a more vigilant and digitally aware society amid the growing complexity of digital financial crimes, such as phishing, illegal loans, and impersonation, which have caused financial losses and eroded public trust. The office's communication programs in Serang City combined direct approaches—seminars, training, and workshops—with indirect methods via social media, webinars, and educational videos to reach diverse groups across literacy levels. Future research could examine the long-term behavioral

impacts of these literacy initiatives and explore the integration of artificial intelligence-based tools in strengthening digital financial education and crime prevention strategies.

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