



ENHANCING DIGITAL TRANSACTION LITERACY FOR THE COMMUNITY: STRATEGIES AND IMPACTS

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Article Info	Abstract
Article History Received: 29 April 2024 Accepted: 16 June 2024 Published: 30 June 2024	<p><i>This research aims to analyze the role of digital transaction literacy in improving financial understanding among the public. In this research method, researchers used a descriptive qualitative approach with data collection techniques through documentation from various sources such as books, journals, and related literature. The results show that digital transaction literacy plays an important role in improving people's understanding of online transactions, including understanding the basic concepts of online transactions, transaction security, consumer rights, technical skills, and attitudes and behaviors towards the use of digital technology. The implication of this research is the importance of digital transaction literacy socialization efforts, such as the National Non-Cash Movement (GNNT) program, to increase the understanding and use of non-cash transactions at all levels of society. Thus, this study contributes to expanding the understanding of the importance of digital transaction literacy and socialization efforts in improving the understanding and use of non-cash transactions in society, which in turn can make a positive contribution to the national economy. Keywords: Digital literacy, Digital transactions, Improvement, and Socialization of digital transaction literacy.</i></p> <p>Keywords: Digital literacy, Digital transactions, Improvement, Socialization of digital transaction literacy.</p>

INTRODUCTION

In today's digital era, non-cash transactions are increasingly becoming the primary choice for individuals when making payments. Susanto et al. (2019) defines non-cash transactions as transactions conducted without the use of physical cash, including those carried out through

electronic payment methods such as credit cards, debit cards, and internet or mobile banking. According to Suarantalla et al. (2023), cash transactions have increased alongside the rise in digital literacy, which is marked by improved knowledge, understanding, and skills in utilizing information and communication technology. Digital literacy aims to give users a sense of responsibility in using digital media and the ability to understand legal principles in accordance with Law No. 19 of 2016 on electronic information and transactions (Nduru & Genua, 2022).

The pillars of the Indonesian Digital Society Index (IDSI), which focus on digital infrastructure and ecosystems, recorded a significant increase from a score of 40.24 in 2022 to 57.09 in 2023. However, the score declined to 52.70 in 2024. The main challenges in Indonesia's digitalization efforts include uneven distribution of infrastructure and the urgent need to enhance both the capacity and quantity of skilled digital talents (Survey Kominfo, Indonesian Digital Society Index 2024).

According to Rivoltella (2008), digital literacy enables individuals to develop new perspectives on the world and adopt new lifestyles. Financial technology (fintech) refers to the application of technology to provide more efficient, innovative, and accessible financial services. This concept encompasses various technological innovations aimed at enhancing, replacing, or digitizing conventional financial systems (Alim et al., 2022). Fintech operates on digital platforms such as mobile applications, websites, and blockchain-based systems, facilitating seamless online financial transactions. To optimize the use of these services, users need adequate digital literacy, which includes understanding and operating digital devices like smartphones and computers, as well as mastering the functionalities of fintech applications (Chishti, 2016). According to the world bank, Indonesia is the third country that has the weakest level of financial literacy after India and China (Andreanto et al., 2023).

New technologies and new applications for technology have emerged much of which is due to the increasingly easy access to the internet, which has also weakened the penetration of personal cell phones (Falloon, 2020). With this, financial literacy is needed in conducting digital transactions. Financial literacy is a person's ability to make appropriate and reasonable financial decisions based on knowledge and understanding of financial products and services, especially those related to costs, returns, and associated risks (Jungo et al., 2023). The concept of financial literacy is understood as an interaction between knowledge, abilities and stamina, emotional and motivational processes, as well as attitudes and expectations of independence (Rudeloff, 2019). The level of literacy will be able to influence institutional and macroeconomic conditions during the policy-making process, thereby improving personal and social welfare (Rudeloff, 2019).

In today's digitalization era, digital transactions are becoming increasingly important in everyday life. However, most people still lack a basic understanding of digital transactions. This can result in many problems such as difficulty making transactions, anxiety, concerns about online purchases, and more. Due to the high need for information technology in this day and age, the general public must have strong resilience (Sanjaya et al., 2020). The general public is encouraged to participate in the digital revolution in this day and age by using increasingly sophisticated technologies that facilitate the flow of information and data so that it can be accessed faster and with less time (Prasanti & Indriani, 2017). Technology can provide great benefits if people have good knowledge and understanding of how to use it (Anggraini & Supriyanto, 2019). Thus, this condition indicates that everyone is literate in using digital media, especially in conducting digital transactions.

According to Yuhelmi et al., (2022) shows the results that financial literacy has a positive effect on lecturers' interest in using Mobil Banking. If someone has good literacy, they can know the benefits and risks involved in digital transactions. The results of this study are supported by research that finds that financial knowledge (financial literacy) has a positive effect on financial behavior. The suggestion in this study is that banks must educate customers to increase their knowledge in increasing the use of Mobil Banking (Yuhelmi et al., 2022). Siswanti, (2023) shows the results that directly digital financial literacy and socio-economic have a positive and significant effect on the use of digital marketing. Digital financial literacy and socio-economics also have a positive and significant effect on culture. While the indirect hypothesis results show that culture is able to strengthen the influence of financial literacy and socio-economics positively and significantly on the use of digital payment. The effect of financial literacy and socioeconomics on culture is 88.8%. Meanwhile, the effect of financial literacy and socio-economics on digital payment which is strengthened by culture is 93.8% (Siswanti, 2023).

Research conducted by Yuliarisa & Yandari, (2022) shows the results that micro business actors in Sumenep District do not fully understand the use of Fintech Payment, this is due to lack of digital literacy, so it is recommended to be more active in providing socialization or explanations related to the Fintech Payment. But on the other hand, micro business actors in Sumenep District have enough skills because they can explain the costs incurred and in using the features in it, one of which is recording sales properly so that business actors easily understand in managing transactions which will make it easier for business actors to manage their financial reports properly (Yuliarisa & Yandari, 2022).

The role of digital transaction literacy is very important in an effort to increase understanding among the public. However, there are still many challenges faced in this regard. One problem that

often arises is the lack of understanding about digital transactions and how to use them safely and effectively. To overcome this problem, systematic and targeted efforts are needed. First, the government and related institutions must be active in providing education and training to the public on digital transaction literacy. This can be done through socialization programs, workshops, or campaigns involving various parties. In addition, the public also needs to be actively involved in improving their understanding of digital transactions. They can seek information through reliable sources, such as official websites or discussion forums that discuss this topic. In addition, discussing and sharing experiences with others can also help improve mutual understanding. With this comprehensive and collaborative effort, it is hoped that the understanding and literacy of digital transactions among the public can increase. This will help people to utilize the positive potential of digital transactions, as well as protect themselves from the risks and threats that may arise.

One of the problems that occurs among the community is that many still lack knowledge about technology, especially in terms of digital transactions. The more advanced the sophistication of existing technology, the more it encourages people to be technologically literate, because there are already many services that use digital systems both in the bank environment and in other transactions. Besides the lack of knowledge of digital transaction technology, the public also lacks understanding of the security of digital transactions, where there is a lot of fraud in digital transactions. With this problem, the solution that can be done is for the government to increase technology accessibility, such as cheap and fast internet access, and the provision of affordable technology devices. This will help people who are still limited in access to technology to be able to follow the development of digital transactions more easily.

Based on the description above, the author feels interested in raising this research with the aim of analyzing the role of digital transaction literacy as an effort to increase understanding among the public. As an increase in digital literacy for the community and can also provide economic benefits for the community to be able to become smart and critical consumers in choosing digital products or services according to their needs so as to create a safer, more efficient, and connected society with the ever-evolving digital world. This research is expected to add insight and increase information and knowledge for the community on the importance of digital transactions. In addition, this research is also expected to increase understanding, knowledge, and skills in the field of Business Science, especially in this research problem, namely the role of digital transaction literacy as an effort to increase understanding among the public.

LITERATURE REVIEW

According to theory, the term literate has eight meanings. First, the ability to read comprehension and write is essential for any person who wants to engage in social interaction. In addition, the ability to read, write and understand. Thirdly, it refers to the quality of an intelligent and educated person who can actively participate in community activities, whether in the social, economic, political or religious fields. Fourth, literarism is a characteristic of a particular social or religious group (Yanti & Yusnaini, 2018). Digital literacy is understood in an almost non-traditional way by providing information on the use of tablets. Compared to information services, "digital literacy" is defined as a constantly changing object, a common expression of the general debate about how people should help each other in their efforts to make sense of an ever-changing reality. The definition of information literacy is "understanding how and why you need information, where to find it, and how to evaluate, use, and communicate it in an ethical way" (Carne & Pemmer, 2019). Literacy is understood as a set of social practices embedded in cultural and historical contexts (Stagg & Friedrich, 2022).

The Role of Digital Transaction Literacy

The role of digital transaction literacy in improving understanding among the public is an important aspect in the current era of digitalization. Digital transaction literacy can be defined as an individual's ability to understand, use and manage digital information effectively, especially in the context of online transactions. The development of digital transaction literacy theory has evolved along with changes in technology and the needs of society. Along with the changing digital landscape, digital transaction literacy also includes an understanding of security, privacy and ethical risks in online transactions. Today, digital transaction literacy also emphasizes the importance of developing critical skills to evaluate information and make informed decisions in a complex digital environment.

The indicators used regarding the role of digital transaction literacy include various aspects, one of which is financial knowledge (cahyaningrum, 2021). In addition to indicators of financial knowledge, there are also the first, which can be seen from the level of public understanding of the basic concepts of online transactions, such as how to use e-commerce platforms, transaction security, and consumer rights in digital transactions. Furthermore, indicators also include technical skills in online transactions, such as the ability to make electronic payments, manage digital accounts, and understand privacy policies. In addition, research can also pay attention to people's attitudes and behaviors towards the use of digital technology, such as the level of trust in online transactions, the tendency to share personal information online, and awareness of security risks in digital transactions.

Digital transactions can also be called fintech, fintech, also known as digital finance, as financial services provided through digital infrastructure, such as smart phones and the internet, with minimal use of paper money and traditional bank branches (Siswanti, 2023). Fintech represents companies that combine financial services with modern and innovative technology (Siswanti, 2023). Fintech is a combination of technology and financial services that changes the way of transacting from offline to online, which previously paid face-to-face and carried cash to online payments (Alim et al., 2022).

According to Siswanti (2023) and Safira et al. (2023), electronic payments offer significant benefits in supporting modern financial transactions. One of the primary advantages is the convenience they provide in the payment process, as well as the broadening of payment media options available to the public. Additionally, electronic payments enhance time efficiency and effectiveness, allowing transactions to be completed quickly without the need for physical presence. Another benefit is the improved payment efficiency, with transaction costs often being lower than those of traditional methods. From a security perspective, electronic payments provide better protection compared to cash, reducing the risk of loss.

Digital currency literacy refers to activities such as payment systems or limited currency transactions that are conducted without the use of physical banks, but rather by using technology, including mobile, web, and agent banking, with the aim of serving the unbanked and underbanked (Bank Indonesia) (Siswanti, 2023). Adequate digital financial literacy skills make a person's life more comfortable because all financial transactions are easy, save costs, and are not limited by time. Nowadays, digital financial literacy is not just a necessity, but has also become a lifestyle in the era of the Industrial Revolution 4.0. Have sufficient understanding and knowledge about risks and security before deciding on digital transactions.

Literacy is deeply embedded in social life When the landscape of social life changes, literacy changes too. Today, human life is conceptualized differently by scholars, starting from the information society. In the era of information society, every individual is confronted with multimodality communication processes and media and therefore requires the competence of multiple literacies (Yanti & Yusnaini, 2018). Someone who has a high level of financial literacy will find it easier to choose and determine financial products or services that suit their needs. In addition, someone who has high literacy will find it easier to manage finances properly so that they will be able to manage the use of Mobile Banking to meet their needs (Yuhelmi et al., 2022).

According to Suarantalla et al., (2023) and Pranata, (2024) one example of a digital financial literacy socialization program carried out in Indonesia is the National Non-Cash Movement (GNNT) launched by Bank Indonesia. GNNT aims to increase the use of non-cash transactions

in the community by involving various stakeholders, such as banks, financial institutions, and the government. According to Suarantalla et al., (2023) through GNNT', various activities such as counselling, training, and social campaigns are carried out to increase understanding and use of non-cash transactions in all regions in Indonesia, both communities in provinces, districts and villages as users of non-cash transactions

Research conducted by Siswanti, (2023) digital literacy, social economic status, and religion have a positive and significant impact on the use of digital payments. In addition, financial literacy and social economy have an impact on daily life. The main conclusion of this study is that financial literacy, social economic literacy, and religious literacy have a significant role in encouraging people to use digital payments. In addition, religion can also mitigate the impact of financial literacy and social economic factors on the use of digital payments. This highlights the importance of financial literacy and social economic factors in the use of digital payments, as well as the role of religion as a risk factor (Siswanti, 2023).

Research conducted by Yuhelmi et al., (2022), that financial literacy has a positive impact on mobile banking user satisfaction. The implication of this research is the importance of banking education for national banks in using mobile banking. This study only uses one variable that affects mood, but can be expanded by adding variables and the number of samples (Yuhelmi et al., 2022). According to research conducted by (Yuliarisa & Yandari, 2022), small business owners' understanding of fintech payment is still limited, but they have the ability to use existing tools and ensure the security of shared data. It is still necessary for small business owners in Sumenep Regency to improve their financial literacy regarding fintech payment. Fintech payment systems such as ShopeePay and OVO are safe and easy to use, but there are still some hidden costs and poor data security. Although small business owners in Sumenep district have a good level of financial literacy, there is still a need to raise awareness about fintech payments. Provide wider socialization about Fintech Payment to small business owners (Yuliarisa & Yandari, 2022).

Previous research has shown that financial literacy and social economic factors have a significant impact on the use of digital payments. However, our research adds a new dimension by focusing on digital transaction literacy as an integral part of efforts to improve financial understanding in the community. We also note that while small business owners have a good level of financial literacy, there is still a need to raise awareness about the use of Fintech payments. Along with that, the importance of broader socialization of digital transactions such as those conducted through GNNT' is a key concern in our research. Thus, our research expands the understanding of the importance of digital transaction literacy and socialization efforts in

increasing the understanding and use of non-cash transactions in the community, which in turn can make a positive contribution to the national economy.

METHODOLOGY

This research uses qualitative research, which is research that explores and interprets problems that are considered by some people to be social or humanitarian issues. Qualitative method as a research procedure that produces descriptive data in the form of written or spoken words from people or observable behavior. This research uses a descriptive qualitative approach. Based on this type of research, it is possible to produce systematic and planned data from the beginning to the factual end with accurate preparation. In addition, research can be developed based on direct field studies and taking data from sources. The descriptive method is used to provide a description of the reality that exists in the data source both verbally and non-verbally (Anggraini & Supriyanto, 2019). According to Sugiyono, (2020) secondary data is a data source that does not directly provide data to data collectors, for example through other people or through documents. In this study, the secondary data used comes from books, journals, documentation and research reports related to this research. This research also uses tertiary data sources, namely complementary data used by the author to complete this thesis such as dictionaries, encyclopedias and others.

Data collection methods are techniques or ways that researchers can use to collect data, and data collection instruments are tools selected and used by researchers in their activities to collect data so that these activities become systematic and easier. The technique used for data collection in this study using documentation, namely data collection techniques by collecting data obtained from books, journals and other literature that has relevance to the theme of this study. The data analysis technique used in this research is a qualitative descriptive method, namely by searching, collecting, and compiling systematically. After the data is collected, then data processing is carried out from the figures regarding the issues to be discussed, and the data is to describe and analyze the thoughts.

RESULT & DISCUSSION

The Role of Digital Transaction Literacy in Improving Financial Understanding

Digital transaction literacy plays an important role in improving people's understanding of online transactions. It involves understanding the basic concepts of online transactions, transaction security, consumer rights, technical skills in online transactions, and attitudes and behaviors towards the use of digital technology. Through digital transaction literacy, people can make wiser decisions in online transactions, protect themselves from security risks, and capitalize on the positive potential of digital transactions. Mobile banking is an alternative substitute when people are unable to access banking services (Hasan et al., 2021).

Understanding digital transactions refers to an individual's ability to identify, utilize, and leverage various digital platforms and services in financial activities. This capability plays a vital role in enhancing financial literacy, particularly within the context of an increasingly digitized economy. The role of digital transaction literacy as an effort to increase understanding among the public. Digital transaction literacy is defined as an individual's ability to understand, use and manage digital information effectively, especially in the context of online transactions. Various theories support the concept of digital transaction literacy, such as financial literacy, digital literacy and information literacy, all of which contribute to understanding and technical skills in online transactions.

Previous research findings show a positive impact of financial literacy and social economic factors on the use of digital payments. However, there is still a need to increase public awareness and understanding of digital transactions, especially in terms of the security and effectiveness of their use.

1. The Need to Improve Understanding of Financial Products and Services

Digital transaction literacy significantly helps individuals in familiarizing themselves with various financial products, such as digital wallets, mobile banking, QR-based payments, online investments, and digital loans. Enhanced knowledge and understanding of digital literacy can assist in making well-informed financial decisions.

2. Ease of Access to Financial Information

Digital platforms make financial information more accessible. Financial literacy enables individuals to manage budgets, monitor expenses, and use applications like financial management or investment tools effectively.

3. Promoting Financial Inclusion

Digital transactions help overcome geographical and social barriers, enabling access to financial services for previously underserved communities. With strong literacy, individuals can optimize the use of these financial services.

Digital Transaction Literacy Level among the Public

The level of digital transaction literacy among the public is an important issue in the current era of digitalization. While digital transactions are increasingly dominating our daily lives, most people still lack a basic understanding of them. This lack of understanding can result in various problems, including difficulties in making transactions and concerns about the safety of online purchases. In this context, the role of digital transaction literacy becomes very important as an effort to increase understanding among the public. Many studies have shown that financial and digital literacy has a positive impact on the interest and behavior of using digital services, such as

mobile banking and Fintech Payment. However, further efforts are still needed to improve people's understanding and skills in using digital transactions effectively and safely. The level of digital transaction literacy in the community still needs to be improved, especially in understanding and using Fintech Payment. Many people still have limited knowledge regarding the features and security in conducting digital transactions. Further socialization and education efforts are needed to improve digital transaction literacy among the public (Yuliarisa & Yandari, 2022).

In addition, education about digital transaction security also needs to be improved to reduce the risk of fraud that often occurs in online transactions. The government and related institutions need to make systematic and targeted efforts in providing education and training to the public about digital transaction literacy. To overcome this problem, there is a need for collaboration between the government, related institutions, and the community in improving digital transaction literacy. Socialization programs, workshops, and campaigns involving various parties can help improve public understanding of digital transactions. In addition, the community also needs to be actively involved in seeking information through reliable sources and sharing experiences with others to improve mutual understanding. With this comprehensive and collaborative effort, it is hoped that digital transaction literacy among the public can increase, so that they can better utilize the positive potential of digital transactions and protect themselves from the risks and threats that may arise.

1. Digital Literacy using Mobile Banking

Mobile banking is one of the key elements in the digital financial ecosystem that requires good digital literacy to enable users to make the most of it. Mobile banking is a banking service that allows users to access and manage their accounts through applications on mobile devices. Digital literacy in mobile banking includes (Basic Service Understanding, Digital Security (Using strong passwords, two-factor authentication, and ensuring official applications are downloaded from trusted sources), Utilization of Additional Features, cost awareness so that transactions or services can be managed wisely).

2. Digital Literacy in Fintech Payment

Fintech payment involves digital wallets and technology-based payment platforms that offer fast, cashless transactions. Digital literacy for fintech payment includes: Account Registration and Verification, which involves correctly following the registration and identity verification process to ensure account security, Understanding How It Works, for example, how to top up balances, use QR codes, transfer between users, or pay merchants, Financial Management through Applications, and the need for an understanding of data security.

Challenges and Solutions in Improving Digital Transaction Literacy

There are still many challenges faced in improving digital transaction literacy among the public. One of them is the lack of understanding about digital transactions and their security. To overcome this, systematic and targeted efforts are needed from the government and related institutions in providing education and training to the public on digital transaction literacy. In addition, people also need to be actively involved in improving their understanding by seeking information through trusted sources and discussing with others. Digital transaction literacy is an integral part of today's social and economic life. The ability of individuals to transact online not only affects their daily lives but also impacts the national economy as a whole. Therefore, improving digital transaction literacy is expected to provide economic benefits to the community as well as protect them from risks and threats in transacting online. The findings on the positive impact of financial literacy on the interest in using mobile banking and the influence of digital literacy and socioeconomics on the utilization of digital payments, reinforce the importance of this research. Previous research has also shown that although small business owners have a good level of financial literacy, there is still a need to raise awareness about the use of fintech payments. Therefore, this study makes an important contribution in expanding the understanding of digital transaction literacy and the socialization efforts needed to increase the use of non-cash transactions in the community.

CONCLUSION

Digital transaction literacy plays an important role in improving people's understanding and skills in online transactions. By understanding the basic concepts of online transactions, security, consumer rights and technical skills in digital transactions, people can make wiser decisions and protect themselves from security risks. Research findings show that financial and digital literacy have a positive impact on the interest and behavior of using digital services, such as mobile banking and Fintech Payment. However, there are still challenges that need to be addressed, including the public's lack of understanding about digital transactions and their security. Proposed solutions include systematic efforts from the government, relevant institutions and the community in providing education, training and collaboration in improving digital transaction literacy.

In order to improve digital transaction literacy, collaborative efforts between the government, related institutions, and the community are essential. Socialization programs, workshops, and campaigns involving various parties can help improve public understanding of digital transactions. In addition, broader education on digital transaction security is needed to reduce the risk of fraud. Digital transaction literacy is not only important for individuals' daily lives, but also impacts the national economy as a whole. With this comprehensive and collaborative effort, it is hoped that the level of digital transaction literacy among the public can increase, so that

they can better utilize the positive potential of digital transactions while protecting themselves from the risks that may arise.

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