



## THE ROLE OF WIGO SAVINGS AS AN INNOVATIVE PRODUCT IN IMPROVING THE COMPETITIVENESS OF PT. BANK WOORI SAUDARA INDONESIA 1906 TBK

### PERAN TABUNGAN WIGO SEBAGAI PRODUK INOVATIF DALAM MENINGKATKAN DAYA SAING PT. BANK WOORI SAUDARA INDONESIA 1906 TBK

Dea Amelia<sup>1\*</sup>, Andi Usmar<sup>2</sup>

<sup>1\*</sup>LP3I Polytechnic, Email: [deaa48904@gmail.com](mailto:deaa48904@gmail.com)

<sup>2</sup>LP3I Polytechnic, Email: [andi.usmar@plb.ac.id](mailto:andi.usmar@plb.ac.id)

\*email koresponden: [deaa48904@gmail.com](mailto:deaa48904@gmail.com)

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#### Abstract

This study is motivated by the intensifying competition in Indonesia's banking industry amid digital transformation and growing global economic mobility. In such a context, product innovation becomes a crucial strategy to strengthen a bank's competitive position. PT Bank Woori Saudara Indonesia 1906 Tbk introduced the WiGo Savings product, specifically designed for South Korean citizens who plan to live or work in Indonesia through a pre-account opening scheme. This research aims to analyze the role of WiGo Savings in enhancing the bank's competitiveness, particularly in terms of product differentiation and the potential strengthening of low-cost funds (CASA). The study employs a qualitative descriptive approach with a case study method, using literature review and secondary data analysis from bank reports, media publications, and academic references related to banking innovation. The findings indicate that the pre-arrival account opening mechanism reduces administrative barriers, accelerates service activation, and creates early customer engagement. The product also shows the potential to increase CASA composition, leading to lower cost of funds and greater flexibility in credit pricing. Furthermore, WiGo enhances product differentiation and institutional branding as a bank responsive to cross-border transaction needs. However, its effectiveness depends on successful market education, cross-jurisdiction regulatory compliance, and technological system integration.

**Keywords :** Ratio Profitability, Gross Profit Margin, Net Profit Margin, Return On Assets, Return On Equity.

#### Abstrak

Penelitian ini dimotivasi oleh meningkatnya persaingan di industri perbankan Indonesia di tengah transformasi digital dan meningkatnya mobilitas ekonomi global. Dalam konteks tersebut, inovasi produk menjadi strategi penting untuk memperkuat posisi kompetitif bank. PT Bank Woori Saudara Indonesia 1906 Tbk memperkenalkan produk WiGo Savings, yang dirancang khusus untuk warga negara Korea Selatan yang berencana tinggal atau bekerja di Indonesia melalui skema pembukaan rekening pra-kedatangan. Penelitian ini bertujuan untuk menganalisis peran WiGo Savings dalam meningkatkan daya saing bank, khususnya dalam hal diferensiasi produk dan potensi penguatan dana berbiaya rendah (CASA). Studi ini menggunakan pendekatan deskriptif kualitatif dengan metode studi



kasus, menggunakan tinjauan pustaka dan analisis data sekunder dari laporan bank, publikasi media, dan referensi akademis terkait inovasi perbankan. Temuan menunjukkan bahwa mekanisme pembukaan rekening pra-kedatangan mengurangi hambatan administratif, mempercepat aktivasi layanan, dan menciptakan keterlibatan pelanggan sejak dini. Produk ini juga menunjukkan potensi untuk meningkatkan komposisi CASA, yang mengarah pada biaya dana yang lebih rendah dan fleksibilitas yang lebih besar dalam penetapan harga kredit. Lebih lanjut, WiGo meningkatkan diferensiasi produk dan branding institusional sebagai bank yang responsif terhadap kebutuhan transaksi lintas batas. Namun, efektivitasnya bergantung pada keberhasilan edukasi pasar, kepatuhan regulasi lintas yurisdiksi, dan integrasi sistem teknologi.

**Kata Kunci :** Rasio Profitabilitas, Margin Laba Kotor, Margin Laba Bersih, Pengembalian Aset, Pengembalian Ekuitas.

## 1. INTRODUCTION

Competition in the Indonesian banking industry is intensifying with digital transformation and global economic integration. Banks with foreign affiliates such as Woori Saudara are strategically positioned to meet cross-jurisdictional transaction needs (*Woori Bank (SDRA) Aggressively Develops South Korean Citizens in Indonesia*, 2025). In this context, product innovation is key to winning the competition. Bank Syariah Indonesia KCP Cirebon Plered 1, for example, emphasizes product and service innovation as a key strategy to differentiate itself from competitors (Khaerunnisa et al., 2024). Research results show that product innovation helps banks establish a unique identity and attract new customer segments, thereby strengthening their competitiveness. In line with these findings, Rantisi & Saputra (2025) concluded that strengthening banking competitiveness requires synergy between digitalization, operational efficiency, and product innovation (Rantisi & Saputra, 2025). Therefore, a strategy for developing new products that meet market needs is crucial.

PT Bank Woori Saudara Indonesia 1906 Tbk (BWS) is a commercial bank majority-owned by Woori Bank Korea ("Bank Woori Saudara," 2025). In December 2025, BWS introduced *the WiGo Savings account* to target South Korean customers who will reside or work in Indonesia. This product is designed with a *pre-account opening scheme*, namely account opening is done from South Korea through the Woori Bank Korea network. After customers arrive in Indonesia, they activate their accounts face-to-face and can then access full banking services. This step reflects the bank's focus on specific community segments with real cross-border transaction needs (*Woori Bank (SDRA) Aggressively Develops South Korean Citizens in Indonesia*, 2025).

Previous studies have focused more on product innovation in Islamic banking in the context of digitalization (Sakinah et al., 2024) or innovation efforts to maintain customer satisfaction and loyalty (Khaerunnisa et al., 2024). (Dhofiri, 2025). However, specific studies on innovative products targeting foreign diaspora customers such as WiGo Savings have not been widely found. The novelty of this article is an in-depth analysis of how WiGo Savings as an innovative product can increase the competitiveness of BWS, especially from the perspective of obtaining low-cost funds (CASA) and the market share of new customers. The problem formulation in this study is focused on the question: "*To what extent does WiGo Savings contribute to strengthening the competitiveness of Bank Woori Saudara through product innovation strategies?*" In line with that, this study aims to examine and explain the role of WiGo Savings in supporting the increase in competitiveness of BWS by relying on a literature review and the use of relevant secondary data.

## 2. RESEARCH METHOD

This research uses a qualitative descriptive approach with a case study of PT Bank Woori Saudara Indonesia. The research method steps include:

- Literature review related to banking product innovation and factors increasing bank competitiveness (previous research, innovation management theory, OJK reports, and the latest textbooks).



- Secondary data analysis, including Bank Woori Saudara annual reports, media publications (e.g., CNBC Indonesia reports), and other official sources to understand the features of WiGo Savings and the market context.
- A content analysis of these findings was conducted to assess the implications of Wigo's product on fundraising and market share.

The research procedure was carried out by systematically compiling a series of arguments: first, describing the features and mechanisms of WiGo Savings; then examining its impact based on secondary data and literature (e.g., the influence of product innovation on customer loyalty and cost efficiency) (Khaerunnisa et al., 2024). (Dhofiri, 2025) ; finally, draw conclusions about the competitiveness of BWS.

### 3. RESULT AND DISCUSSION

#### a. Summary of main findings

Document and literature analysis revealed four key findings related to the role of *WiGo Savings* : (1) the *pre-account opening mechanism* as an operational innovation that facilitates diaspora customers; (2) the potential for increasing Low-Cost Funds (CASA) through attracting specific community segments; (3) contributing to product differentiation and strengthening the bank's image; and (4) implementation challenges related to market education and cross-border regulatory compliance. Evidence of *the pre-account opening feature* and targeting of the Korean community is supported by media reports and official bank publications ( *Woori Bank (SDRA) Aggressively Working on South Korean Citizens in Indonesia* , 2025) .

**Table Summary of findings, evidence, and impact on the competitiveness of Bank Woori Saudara**

Main aspects	Specific findings	Impact on competitiveness	Evidence / References
<i>Pre-account opening mechanism</i>	Account opening can be done through the Woori Korea network before the customer's arrival.	Accelerate <i>onboarding</i> → early acquisition ↑ → potential retention ↑	Media reports & bank websites ( <i>Woori Bank (SDRA) Aggressively Develops South Korean Citizens in Indonesia</i> , 2025) .
CASA Strengthening	The diaspora segment tends to hold transactional funds → potential increase in the portion of current accounts/savings.	Reduced <i>cost of funds</i> → competitive <i>pricing</i> → profitability & competitiveness ↑	CASA study and analysis of Indonesian banks (Rachmawati & Pimada, 2024) .
Product differentiation & loyalty	Cross-border features form a USP ( <i>unique selling proposition</i> ).	Improve brand image & niche market share opportunities.	Banking innovation study & other bank cases (Kartiko, 2024) .
Implementation challenges	Market education needs, cross-border KYC, IT integration.	If not addressed → barriers to acquisition & compliance	Blueprints & digital transformation studies (Bank Indonesia's 2030 Indonesian Payment System Blueprint: Accelerating the National Digital



			Economy for Future Generations, 2024).
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**b. Pre-account opening (mechanism, operational benefits, and strategic implications)**

WiGo Savings introduces a mechanism where prospective customers can initiate account opening before arriving in Indonesia ( *pre-account opening* ) through the Woori Bank Korea network. Operationally, this approach cuts down on initial administrative hurdles, expedites service activation (cards, mobile/internet banking), and reduces friction points typically experienced by migrants or international customers when first opening an account in a new country. The strategic benefits are two-way: customers gain a seamless onboarding experience; the bank gains the opportunity for early customer *lock-in* , which theoretically increases the probability of acquisition and retention. Statements of WiGo's *pre-account opening practices* have been reported in the media and corporate documents ( *Woori Bank (SDRA) Aggressively Cultivates South Korean Citizens in Indonesia* , 2025) .

The literature on digital service adoption confirms that reducing onboarding friction *increases* the probability of long-term usage , a crucial condition for building a stable customer base. Empirical results from studies of digital banking adoption in Indonesia also show a positive relationship between digital channel adoption and bank performance indicators. (Setiawan & Prakoso, 2024) .

**c. Role in funding structure ( Role of WiGo Savings in Strengthening CASA)**

The role of WiGo Savings in the BWS funding structure lies in its ability to form a more stable and high-value low-cost fund base ( *Current Account and Savings Account / CASA*). *The pre-account opening mechanism* and product orientation towards the Korean diaspora segment create opportunities for customer acquisition who come with cross-border transaction needs and a tendency to keep operational balances in checking/savings accounts rather than time deposits, thus potentially increasing the CASA portion of total third-party funds. This feature statement and target segment are also included in the manuscript you uploaded as a basis for analysis .

Operationally, there are three logical paths that explain WiGo's role in strengthening CASA: (a) *initial onboarding* through the Woori Korea network reduces *friction* , so customers are more likely to activate and maintain a liquid initial balance; (b) cross-border features (e.g., easy transfers and access to multi-currency/payment services) encourage account usage for routine transaction needs, resulting in higher transaction balances (checking/savings); (c) early *customer lock-in* increases the probability of short-term retention; if retention is maintained, the bank's cumulative CASA balance increases. The relationship between reduced onboarding friction and increased use of digital services is supported by a study of digital banking adoption in Indonesia that found a positive correlation between digital channel adoption and bank performance indicators. (Setiawan & Prakoso, 2024) .

The following is empirical evidence and relevant research data , as follows :

- 1) Empirical studies in the Indonesian banking context show that CASA management contributes significantly to cost efficiency and bank profitability; the Financial Services Authority (OJK) industry profile study and academic research confirm this relationship. The OJK banking *surveillance report* (Q4 2024) outlines liquidity indicators and deposit structure relevant to understanding CASA dynamics at the industry level (Banking, 2025) .
- 2) National academic research also underscores that focusing on raising low-cost funds is an important strategy for maintaining net interest margins and bank profitability resilience (Rachmawati & Pimada, 2024) .
- 3) Corporate data demonstrating the success of strengthening CASA through specific channels/strategies: BCA ( *consolidated* CASA 81.5% - FY24), BTN (CASA 54.1% - Dec 2024), and Maybank Indonesia (CASA increased to ~53% in the last period) (PT Bank Central Asia Tbk (FY24 Results), 2025) . These banks' data demonstrates that digital strategies and managed retail channels can drive an increase in the CASA portion. This corporate use provides empirical context for the range of CASA ratios that may be achieved if acquisition and retention are executed effectively.



From the perspective of product management theory and digital transformation literature, WiGo's role can be summarized into three strategic functions, namely as follows:

1) Cheap Funding Sources (liquidity stability)

WiGo targets *pre-arrival transaction and onboarding needs*, thereby boosting initial and subsequent transaction balances, which fall into the CASA (current/savings) category, and reducing the need to withdraw high-cost term deposits (Setiawan & Prakoso, 2024) .

2) Cost Efficiency Drivers of Funds

Increasing the CASA portion reduces *the cost of funds*, thus providing banks with flexibility in determining credit margins and increasing profitability, as shown in studies examining the relationship between CASA, NIM, and profitability in the Indonesian banking industry (Rachmawati & Pimada, 2024) .

3) The Pillars of Differentiation and Retention Strategy

*The pre-account opening* feature and cross-border services create *a unique selling proposition* that increases *the likelihood* of retention for the diaspora segment; this retention, in turn, extends the duration of CASA balances. Studies of diaspora financing mechanisms and case studies of programs like *the Roshan Digital Account* or migrant inclusion initiatives confirm that services tailored to the diaspora tend to increase fund placement in formal channels (Money, 2023) .

While WiGo's potential role in CASA is significant, its realization depends on several factors: cross-border KYC/AML compliance, the effectiveness of marketing campaigns in the home market, IT system integration, and segment preferences (some diaspora customers may use their accounts for transfers only, not savings). Therefore, a measured pilot (collecting the metrics mentioned above), measuring the *lifetime value (LTV)* of WiGo customers, and coordinating marketing policies between the Woori Korea office and BWS are recommended. These mitigation recommendations are consistent with the banking digital transformation guidelines ( Hie, 2021) .

Furthermore , risk management literature also shows that banks that excel in disclosing risk management processes tend to have stronger governance structures and more stable performance. Research by Bahiyyah et al. (2025) revealed that the best banks in Indonesia show significant variation in the level of risk management disclosure in their annual reports, reflecting differences in their ability to deal with market uncertainty and operational risk. More comprehensive risk disclosure practices can build stakeholder trust and support bank competitiveness, including in the implementation of product innovations such as WiGo Savings that require high operational risk management and compliance (Bahiyyah et al., 2025) .

**d. Product differentiation, loyalty, and institutional image**

Differentiation through features that address unique needs (pre-opening services from the home country) is a product strategy that differentiates banks from the competition. Such products not only add utility to customers but also strengthen the bank's *brand positioning* as an institution adaptable to international mobility. The innovation management and marketing literature confirms that meeting specific needs increases the likelihood of loyalty and positive word-of-mouth, two factors that contribute to market share growth. Case studies from other banks demonstrate that product and service innovation contribute to sustainable competitive differentiation. (Kartiko, 2024) .

distinct advantage ( *unique selling proposition* ) is evident in the context of the domestic market, where relatively few banks offer similar mechanisms for Korean customers ( *Woori Bank (SDRA) Aggressively Develops South Korean Citizens in Indonesia* , 2025) . Therefore, WiGo has the potential to be a strategic differentiator as long as product communication and channel distribution are carried out effectively .

**e. Risks, implementation constraints, and suggested mitigations**

While WiGo's concept is sound, there are significant challenges: (1) the need for education and promotion to reach target communities in Korea and Indonesia; (2) cross-jurisdictional KYC/AML compliance and foreign identity verification procedures; (3) technical integration between Korea's Woori system and BWS's IT infrastructure; and (4) the potential preferences of segments that prefer



transfer-focused products over savings. Each of these risks requires mitigation strategies, such as coordinated education programs, international KYC standards, investment in system integration, and pilot programs to gauge customer behavior before full-scale rollout. These recommendations are consistent with studies on digital transformation and payment system regulation .

### Synthesis and most important supporting evidence

- 1) WiGo offers *pre-account opening* , a feature confirmed by media coverage and bank product descriptions.
- 2) Savings products targeting the diaspora segment have the potential to increase the CASA portion, and Indonesian banking studies show a positive relationship between a focus on low-cost deposits and robust profitability.
- 3) Digital innovation and products contribute to bank performance, empirical evidence of digital *banking adoption* indicates a positive influence on performance indicators.
- 4) Product differentiation increases loyalty and *brand positioning* , a finding consistent with case studies of banking service innovation.
- 5) KYC/AML challenges, system integration, and market education must be mitigated, and regulations and payment system *blueprints* emphasize the importance of operational readiness and compliance.

Overall, secondary evidence and literature indicate that *WiGo Savings* has a strong strategic foundation as a differentiation tool and a potential enhancer of BWS's funding structure (through CASA). However, actual benefits depend on the scale of adoption by the target segment, the effectiveness of marketing campaigns, and operational risk and compliance management. To confirm the quantitative impact, changes in CASA percentage, increases in *fee-based income* , or retention rates require bank operational data and customer behavior surveys, which were not available in this study.

## 4. CONCLUSION

This study aims to examine the extent to which WiGo Savings plays a role in strengthening the competitiveness of PT Bank Woori Saudara Indonesia 1906 Tbk through a product innovation approach.

Based on literature review and secondary data analysis, it can be concluded that WiGo has a strategic foundation relevant to the needs of a very specific market: the community of South Korean citizens who will live or work in Indonesia. The innovation of the *pre-account opening mechanism* provides a significant differentiating value because it reduces the initial barriers to account opening, accelerates the service activation process, and opens up opportunities for customer engagement even before their arrival in Indonesia.

In terms of funding structure, the characteristics of savings products that target cross-border transaction needs offer the potential to increase the proportion of Low-Cost Funds (CASA). Increasing CASA directly impacts the cost of funds, *which* ultimately enhances banks' flexibility in setting credit prices and maintaining profitability. Thus, WiGo not only serves as a service innovation but also has the potential to have a financial impact that supports banks' competitive resilience.

Furthermore, WiGo strengthens Bank Woori Saudara's product differentiation and brand positioning amidst the increasingly competitive banking industry. This product demonstrates the bank's ability to understand the unique needs of the diaspora segment and leverage its international affiliation as a strategic advantage. This differentiation opens up opportunities for building customer loyalty and expanding market share in a niche underserved by other banks in Indonesia.

However, WiGo's effectiveness in enhancing competitiveness is largely determined by successful implementation on the ground. Challenges related to market education, cross-border KYC/AML compliance, and technology system integration between Woori Korea and BWS require careful management. Without adequate risk management, the product's conceptual excellence could be hampered in its realization.

Overall, the findings of this study indicate that WiGo Savings has strong potential as a product innovation instrument that can support the improvement of Bank Woori Saudara's competitiveness,



both through service differentiation and opportunities to strengthen the funding structure. To strengthen the empirical evidence, further research is recommended using the bank's internal quantitative data, such as changes in CASA composition, customer retention rates, and contributions to fee-based income, so that WiGo's strategic impact can be measured in more detail and objectively .

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