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THE ROLE OF BPR IN SUPPORTING FINANCIAL ACCESS FOR MSMES AND FINANCIAL EDUCATION IN THE DIGITAL ERA

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Leveraging Technology for Financial Inclusion of MSMEs

Digital Lending

- Online Platforms: Explain the creation and use of online platforms for loan applications and management.
- Mobile Banking: Discuss the impact of mobile banking facilities tailored for MSMEs.
- Digital Payments: Analyze the effectiveness of digital payment systems for MSMEs.

Digital Financial Education

- Online Courses: Elaborate on online courses and webinars that educate MSME owners on financial management.
- Digital Resources: Discuss the availability of digital resources for MSMEs to understand the nuances of managing finances.
- Virtual Consultations: Explain how virtual consultations work to guide MSMEs in making informed financial decisions.

Benefits of Digital Technology Adoption

Digital technology adoption can greatly benefit BPRs and their customers, particularly in terms of improving access to financial services and increasing efficiency.

Improved Access to Financial Services

Digital technology can enable BPRs to offer a wider range of financial services to customers, including mobile banking, online payments, and digital loans. This can improve access to financial services for SMEs and PwD, who may have difficulty accessing traditional banking services.

Increased Efficiency

Digital technology can also increase the efficiency of BPR operations, reducing costs and improving customer service. For example, digital loan processing can reduce the time and resources required for loan approvals, while mobile banking can reduce the need for customers to visit physical branches.

Mapping of Digital Financial Services for BPRs

Overview of Digital Financial Services

Digital financial services refer to financial products and services that are delivered through digital channels, such as mobile phones or the internet. These services offer a convenient and cost-effective way for individuals and businesses to access financial services.

Current State of BPRs and Digital Financial Services in Indonesia

BPRs play a crucial role in providing financial services to underserved communities, including SMEs and PwD. However, the adoption of digital financial services among BPRs in Indonesia is still relatively low.

Mapping of Digital Financial Services for BPRs

The study identified several digital financial services that are suitable for BPRs, including mobile banking, mobile payments, and digital credit. The study also provides recommendations for BPRs to adopt these services and improve their digital capabilities.