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Financial Prospects and Opportunities in Digital Savings

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Abstract

The development of digital savings accounts is a shift to entirely online, application-based banking services, enabling account opening, fund management, and transactions without the need to visit a physical branch. The purpose of this research was to understand financial prospects and opportunities in digital savings. The research used to address financial prospects and opportunities in digital savings uses a qualitative method. The data used to support the presentation regarding financial prospects and opportunities of digital savings is secondary data. The results indicate that digital savings have bright prospects in Indonesia, driven by increasing internet usage and a young, tech-savvy population. Financial opportunities include cost efficiency, competitive interest rates, and ease of access, which can help customers manage their finances more effectively.
Keywords: Financial, Prospects, Opportunities, Digital Savings

INTRODUCTION

Financial management encompasses all company activities related to managing company assets to achieve the company's primary objectives (Kasmir, 2016). These include how to obtain working capital funding and how to use or allocate funds. Financial management relates to asset acquisition, funding, and asset management, based on several general objectives (Fransisco et al., 2024; Lumbanraja et al., 2024; Marcella et al., 2024; Pandiangan et al., 2024). Financial management involves allocating funds in the form of investments or raising funds for investment financing or spending efficiently. Financial management aims to manage company assets. Good management has a specific scope that a manager must understand, including (Keown, 2000):

1.Funding Decisions

All policies related to obtaining funds. These funds can come from internal or external sources, such as policies to issue bonds or policies to seek short-term or long-term debt.

2.Investment Decisions

All policies related to capital investment, such as fixed assets. Capital can take the form of investments such as securities, stocks, and bonds. It also includes company-owned capital, such as land, buildings, production machinery, and all forms of fixed assets.

3.Asset Management Decisions

Policies regarding asset management and the allocation of funds in the form of assets and their use must be efficient to achieve company goals (Pandiangan et al., 2025; Sihombing et al., 2024; Wijaya et al., 2024).

Digital savings accounts allow customers to open accounts using facial recognition and digital signature technology, eliminating the need to visit a bank to meet with an employee in person (Sutrisno, 2009). The development of digital savings accounts is a shift to entirely online, application-based banking services, enabling account opening, fund management, and transactions without the need to visit a physical branch. Driven by smartphone advancements, the need for convenience, speed, and innovative features such as auto-debit and investment integration, this has significantly changed the way people save in the digital era (Pandiangan, 2022; Yoppy et al., 2023).

Digital savings accounts offer easy 24/7 access without the need for a branch, lower admin fees or often free, higher interest rates, and comprehensive features such as free transfers, bill payments, and personal finance management all in one app, making them an efficient solution for a modern lifestyle that is both practical and profitable. Overall, digital savings accounts provide efficiency, convenience, and the potential for greater profits in daily financial management. The purpose of this research was to understand financial prospects and opportunities in digital savings.

RESEARCH METHOD

The research used to address financial prospects and opportunities in digital savings uses a qualitative method. The qualitative method is a research approach that aims to understand social phenomena from the perspective of participants by collecting descriptive data through words, images, and audio (Hamzah et al., 2025; Pandiangan, 2024; Tambunan et al., 2025). To gain a deeper understanding of why and how something occurs, this is often done through interviews, observations, and document studies in its natural context (Pandiangan, 2023; Tambunan et al., 2024). This method focuses on meaning, subjective experiences, and holistic perspectives, making it the opposite of quantitative methods, which are based on numbers.

The data used to support the presentation regarding financial prospects and opportunities of digital savings is secondary data. The principle of secondary data is to use existing data collected by parties other than researchers, such as reports, books, journals, or government statistics, to support research in a more time- and cost-efficient way than collecting primary data, but still must pay attention to its validity and relevance to suit the current research objectives (Kurdhi et al., 2023; Mariani et al., 2023; Tambunan and Pandiangan, 2024). The main principle is to utilize existing sources to provide context, supporting data, or long-term trend analysis (Gultom et al., 2024; Pandiangan et al., 2023; Sudirman et al., 2023).

RESULT AND DISCUSSION

Digital Savings

Digital savings accounts are a type of savings account that is opened, managed, and used entirely online through a smartphone app, without the need to visit a bank branch. This allows customers to open accounts, transfer funds, pay bills, and perform other transactions anytime and anywhere, with ease of processing, no monthly administration fees, more attractive interest rates, and additional features such as savings targets (Hanafi, 2014). The goal of digital savings is to provide convenience, speed, and efficiency in financial management in the digital age by enabling transactions anytime and anywhere via mobile phone, without the need for a physical bank visit, often free of administration fees, offering more competitive interest rates, and supporting the modern, online lifestyle. It also expands financial inclusion, reaching more people, and provides features such as digital piggy banks for specific purposes.

Financial Prospects and Opportunities in Digital Savings

Digital savings have bright prospects in Indonesia, driven by (Abd'rachim, 2021):

1.Increasing Internet Usage

Internet usage in Indonesia continues to increase rapidly, reaching more than 229 million users by 2025, with penetration reaching nearly 80% of the population. This is driven by easy access via smartphones and daily digital needs such as work, study, and communication, especially among Generation Z and millennials. The latest data from the Indonesian Association of Indonesian Digital Marketers (APJII) shows significant annual growth. Increased internet usage is aimed at ease of communication, unlimited access to information, entertainment, economic transactions such as online shopping and fintech, education, and work, which overall increases efficiency, productivity, and global connectivity. Although most users in Indonesia still focus on entertainment and social media. Its purpose has evolved from mere entertainment to a multifunctional tool to support daily life, economics, and self-development.

2.A Young, Tech-Savvy Population

A young, tech-savvy population generally refers to a demographic group of young individuals, often defined as teenagers and young adults, who possess a high level of ability, knowledge, and familiarity with using and interacting with digital technology effectively. The young tech-savvy population refers to Generation Z and Generation Alpha, who were born in the digital era and grew up with technology as a natural part of their lives, making them adept at using the internet, social media, and smart devices. They are key drivers of Indonesia's digital transformation, with high internet penetration rates among this age group. They hold great potential but also face challenges related to specific information and communication technology skills, health, and digital ethics.

Financial opportunities which can help customers manage their finances more effectively include (Brigham dan Houston, 2014):

1.Cost Efficiency

Cost efficiency is a business strategy to achieve maximum results or output by minimizing the expenditure of resources, such as money, time, and energy, without sacrificing product or service quality. This involves optimizing processes, eliminating waste, and using technology to increase productivity, ultimately improving a company's profitability and competitiveness. Examples include automation and business process improvement. The goal of cost efficiency is to achieve desired results or objectives with minimal resource use, optimizing profitability by reducing waste, increasing productivity, and ensuring effective spending to maximize output and overall financial performance, both in business and government contexts.

2.Competitive Interest Rates

A competitive interest rate is a loan interest rate offered by a lender to remain attractive and competitive in the market. It is often lower than the market average or competitors to attract more borrowers with similar credit quality and to maintain a smooth business cash flow. This means a competitive interest rate is low and comparable to other offers for customers with similar risk profiles. The goal of a competitive interest rate is to achieve lower borrowing costs, resulting in more efficient interest payments and healthy business or personal cash flow. It also aims to attract more customers, increase credit expansion, and remain relevant in a competitive market. This interest rate helps distribute credit efficiently to investment projects that promise the highest returns.

3.Ease of Access

Ease of access to finance is a condition where every individual and business actor can easily, affordably, and safely access various formal financial services such as savings, credit, insurance, and payments to meet their needs and improve their well-being, often referred to as financial inclusion. This means they are no longer hampered by high costs, long distances, or complicated requirements to obtain products such as bank accounts, capital loans, or investments. Ease of access to finance, widely known as financial inclusion, aims to ensure that all levels of society can access and use safe, affordable, and relevant financial products and services. The main goal is to improve public welfare and stimulate economic growth.

CONCLUSION

The results indicate that digital savings have bright prospects in Indonesia, driven by increasing internet usage and a young, tech-savvy population. Financial opportunities include cost efficiency, competitive interest rates, and ease of access, which can help customers manage their finances more effectively.

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