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Digital Banking: Is It Convenient for Everyone?

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Back in those days, we still remember accompanying our parents to the bank, getting a queue number and waiting for it to be called. It is time-consuming, but we can ask the bank officer directly if there are any problems or if we need more information regarding any services offered by the bank. Even though some of our parents are illiterate, they do not have any trouble doing money transactions or withdrawals, with the assistance of the teller.

Today, the rise of digital technology has significantly transformed the norms of conservative banking into digital banking. Conservative banking is being replaced by digital platforms that offer faster and convenient access to financial services. It is undeniable that the digitalisation of banking services is very practical in today's world. However, we cannot deny the fact that digital banking somehow complicates the accessibility of banking services to a certain group of people.



WHICH GROUP IS AFFECTED BY DIGITALISATION OF BANKING SERVICES?

Digitalisation inflates the complexity of banking services to multiple groups of people which are baby boomers who are unfamiliar with technology, low-income group, whose income is only enough to cover for their basic needs, rural communities, who receive least exposure about digital banking compared to those who live in urban areas, and people with low literacy levels, who take longer time to learn anything new. These individuals are heavily dependent on physical bank branches and bank officers, even though these channels are time-consuming and can be costly.

There are numerous things to learn in digital banking, ranging from using gadgets to connecting them to the internet, and finally installing banks' applications on gadgets and using them. Baby boomers and individuals with low literacy levels often struggle to adapt to the transformation of banking services and comprehend the terms used in digital banking applications, making them vulnerable and susceptible to exploitation or scams when using digital banking. On the other hand, people from rural areas and low-income groups are often left out when the government provides financial assistance through digital payments or when banking institutions introduce new financial products that could be beneficial to them due to the lack of access to gadgets and internet connections. Not only banking applications, but even some people today are still struggling to use an automated teller machine (ATM) and a cash deposit machine (CDM).

WHY DOES IT MATTER?

Why do we need to make sure that everyone in our society has sufficient knowledge about digital banking? This is because, with the rapid advancement of technology, we can expect that someday, physical banks may disappear. All banking services will be provided online. What will happen to those people who rely on physical banks and need a bank officer to assist them? If we do nothing to assist these people today, they will likely struggle even more in the future.

HOW CAN WE NARROW THE DIFFERENCE?

To promote digital inclusion for everyone, it is essential to identify the sources of the issue for each affected group. As for baby boomers and the illiterate group, their main issue is that they have a problem with learning and adapting to new knowledge and information. They need to learn from the basics and be introduced to computers and other gadgets. How to achieve this? The government and banking institutions could collaborate to develop a campaign that serves as a medium to promote digital literacy workshops, targeting baby boomers and individuals with low literacy. The government could also provide incentives to banking institutions to enable the 'Digital Literacy Workshop' to be conducted regularly, at least once a month. Each branch of a banking institution can hire its own staff or temporary workers to share information about digital literacy and its importance.



For individuals who have difficulty accessing internet connections and gadgets, our government could team up with internet providers such as Telekom Malaysia, TIME, YES, and other internet service providers to expand their coverage, especially in rural areas. Other than that, our government could collaborate with gadget shops around Malaysia to offer lower-priced gadgets to the targeted group, especially low-income families, so that it becomes affordable to own a gadget. This will simplify the process of achieving digital inclusion.

CONCLUSION

Digitalisation is a part of our process to become a developed country. It is irreversible, and we can only go forward. The implementation of digital banking is actually to make it easier for everyone to do business. Thus, the government and society need to collaborate and take action, providing a proper channel so that everyone in the country can learn and adapt to the functions of digital banking. By doing so, we believe this could reduce the number of people who are being exploited or scammed through digital banking.



Sources: <https://university.segi.edu.my/the-emergence-of-digital-bank-in-malaysia/>