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Digital Transformation and Customer Growth in Islamic Microfinance

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Abstract:

Digital transformation has become a strategic imperative for Islamic financial institutions to enhance service efficiency, expand outreach, and improve transaction accessibility. BMT UGT Nusantara Umbulsari Branch, as an Islamic microfinance institution, has initiated digital services through the Mobile UGT application. Despite a consistent increase in digital service usage, customer adoption remains suboptimal, indicating a gap between technological availability and actual utilization. This study aims to analyze the digital transformation process, identify the key success factors, and examine its impact on customer growth at BMT UGT Nusantara Umbulsari Branch. This study employs a qualitative approach using a case study design. Data were collected through in-depth interviews, observation, and documentation. The findings reveal that digital transformation has been implemented systematically through several stages, including digital strategy planning, development of technological infrastructure and applications, customer outreach and education, as well as implementation and service optimization. The success of this transformation is supported by key factors such as strong management commitment, adequate technological infrastructure, competent human resources, and effective customer education strategies. Furthermore, digital transformation has contributed positively to customer growth, as reflected in the increasing number of customers, broader user segmentation, higher transaction frequency, and improved fund mobilization and service reach. This study highlights the importance of aligning technological innovation with customer readiness to maximize the effectiveness of digital transformation in Islamic microfinance institutions.

Keywords: *digital transformation; customer growth; Islamic microfinance; BMT UGT Nusantara*

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1. Introduction

The rapid development of information and communication technology has significantly transformed various sectors, including the Islamic financial industry. Digitalization has become a strategic imperative for financial institutions to enhance operational efficiency, expand service reach, and improve accessibility for customers. In the era of globalization, adopting digital technology is no longer optional but a necessity for institutional sustainability and competitiveness (Almudhaf et al., 2021; Haque & Khan, 2020; Zahari & Ariffin, 2020). In this context, digital transformation extends beyond technical changes, encompassing shifts in organizational culture, business processes, and customer interaction patterns (Hidayatullah et al., 2023; Riduan & Firdaus, 2024).

In Islamic financial institutions, particularly microfinance institutions such as Baitul Maal wat Tamwil (BMT), digitalization plays a critical role in promoting financial inclusion and strengthening the Islamic economic ecosystem (Hijriah et al., 2025; Utomo et al., 2024). The integration of financial technology (fintech) into Islamic finance has opened opportunities to reach underserved communities while maintaining compliance with Sharia principles (Purwantini & Anisa, 2020; Asri et al., 2025; Suswanto et al., 2025). Moreover, digital innovation enables institutions to provide more efficient, transparent, and customer-oriented services (Andriana et al., 2025; Rahmah & Fasa, 2024).

One of the key manifestations of digital transformation in Islamic microfinance is the implementation of mobile-based financial services. BMT UGT Nusantara, particularly its Umbulsari Branch, has adopted digitalization through the Mobile UGT application, which facilitates transactions, financing services, and financial information access. Similar initiatives in other branches demonstrate that digital applications significantly improve service efficiency and operational effectiveness (Alfitri & Alfiyah, 2025; Mustain & Anwari, 2025). Additionally, the use of digital systems enhances financial reporting accuracy and institutional accountability (Pratiwi, 2022; Samsudin & Setianingrum, 2025).

From a Sharia perspective, digital transformation does not eliminate compliance requirements but rather reinforces them. Financing products such as murabahah continue to be implemented in accordance with DSN-MUI fatwas, ensuring that technological innovation aligns with Islamic principles (Hidayah et al., 2025; Nurhidayah et al., 2025; Yuwana et al., 2025). Therefore, digital transformation in BMT institutions represents not only modernization but also the adaptation of Islamic values to contemporary technological developments.

Despite these advancements, the success of digital transformation is highly dependent on user acceptance. The Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT) highlight that perceived ease of use, perceived usefulness, and trust significantly influence technology adoption (Venkatesh et al., 2003; Sefiana & Hana, 2025; Alshurafat et al., 2024). In the context of Islamic fintech, adoption is also influenced by religiosity, security concerns, and customer awareness (Idrees et al., 2024; Johari et al., 2025). Studies have shown that factors such as security and convenience significantly affect customers' intention to use digital financial services (Amanda & Ibadillah, 2023).

Empirical evidence indicates that digitalization contributes to improved customer satisfaction, service quality, and institutional performance (Putri et al., 2023; Musfiroh et al., 2024). However, the adoption of digital services in Islamic microfinance institutions remains uneven, particularly among customers with limited digital literacy or strong preferences for conventional transactions. This condition creates a gap between technological availability and actual utilization.

At BMT UGT Nusantara Umbulsari Branch, digital transformation is reflected in the gradual increase in Mobile UGT users. Although the number of users has grown annually, the adoption rate remains relatively low compared to the total number of customers. This indicates that digital transformation is still in the consolidation phase, where technological infrastructure is available but not yet optimally utilized by all customers.

This phenomenon highlights a critical issue in digital transformation: the gap between innovation and user adoption. Several factors contribute to this gap, including low digital literacy, perceived complexity of digital applications, and concerns about transaction security. Particularly among older customers, digital services are often perceived as complicated, leading them to prefer conventional transaction methods (Rahmah & Fasa, 2024). These challenges demonstrate that digital transformation is not solely a technological issue but also involves behavioral and psychological aspects.

Furthermore, BMT UGT Nusantara Umbulsari Branch represents a unique research context due to its heterogeneous customer base, consisting largely of micro-entrepreneurs with varying levels of digital literacy. The institution adopts a hybrid approach by maintaining both digital and conventional services, allowing it to accommodate diverse customer preferences. This duality makes the Umbulsari Branch a relevant setting for examining the dynamics of digital transformation and customer adoption in Islamic microfinance.

Based on the above discussion, it is evident that digital transformation, technology adoption, and customer growth are closely interrelated. However, existing studies tend to focus either on technological implementation or customer behavior separately, leaving a gap in understanding how digital transformation processes influence customer growth in Islamic microfinance institutions.

Therefore, this study aims to analyze the digital transformation process at BMT UGT Nusantara Umbulsari Branch, identify the supporting and inhibiting factors, and examine its impact on customer growth. By addressing the gap between technological availability and user adoption, this research is expected to contribute to the development of digital transformation strategies in Islamic microfinance institutions.

2. Methodology

This study adopts a qualitative approach with a case study design to obtain an in-depth understanding of the digital transformation process and its impact on customer growth at BMT UGT Nusantara Umbulsari Branch. The qualitative case study is considered appropriate as it allows for a comprehensive exploration of complex social phenomena within a real-life context, particularly in examining how digital transformation is implemented and experienced by both the institution and its customers.

The research was conducted at BMT UGT Nusantara Umbulsari Branch, located in Jember Regency, East Java, Indonesia. Informants were selected using purposive sampling based on their relevance and involvement in the digital transformation process. The selected informants included the branch manager, customer service staff, and customers who have used or been exposed to the Mobile UGT application. Data were collected through in-depth interviews, direct observation, and documentation to capture detailed information regarding the implementation of digital services, supporting and inhibiting factors, and their impact on customer growth.

Data analysis was carried out using an interactive model consisting of data reduction, data display, and conclusion drawing/verification. To ensure the credibility and validity of the findings, this study employed methodological triangulation by comparing data obtained from multiple sources and methods, including interviews, observations, and documents. The research process was conducted systematically, starting from the preliminary phase (problem identification and literature review), followed by field data collection, data analysis, and the preparation of the final research report.

From a theoretical perspective, this study is grounded in the Technology Acceptance Model (TAM), which explains that technology adoption is influenced by perceived usefulness and perceived ease of use. In the context of BMT UGT Nusantara Umbulsari Branch, customers are more likely to adopt the Mobile UGT service when they perceive it as beneficial and easy to use. Conversely, perceived complexity and risk may hinder adoption. In addition, this study also refers to the Unified Theory of Acceptance and Use of Technology (UTAUT), which emphasizes the role of performance expectancy, effort expectancy, social influence, and facilitating conditions in shaping user behavior (Venkatesh et al., 2003). These theoretical frameworks provide a foundation for understanding the gap between the availability of digital technology and its actual utilization by customers.

3. Empirical Findings/Results

The Digital Transformation Process at BMT UGT Nusantara Umbulsari Branch

Digital transformation at BMT UGT Nusantara Umbulsari Branch is a gradual and planned process of change aimed at improving service quality and expanding service reach to members. This transformation is driven by advancements in digital technology, shifts in consumer behavior as people become increasingly accustomed to app-based services, and intensifying competition with digital financial institutions and fintech companies. The digital transformation process began with the planning phase and the establishment of a digital vision in 2018–2019, carried out by central management through the development of a digital transformation roadmap. The next phase involved the development of technological infrastructure and the Mobile UGT application during the 2019–2020 period, including server capacity upgrades, system integration with the core banking system, and application testing. Subsequently, in 2020–2021, a phase of outreach and education was conducted for members through various activities such as member meetings, workshops, and direct guidance by field officers.

In 2021–2022, the Mobile UGT application was officially launched and implemented for members. The primary focus during this phase was user registration, application usage guidance, and system monitoring. Subsequently, during the 2022–2025 period, the optimization and expansion of services took place by adding various digital features such as bill payments, mobile top-ups, and interbank transfers. This digital transformation also brought changes to work systems and service procedures, such as the digitization of transaction recording, a shift in service models from conventional to digital and hybrid services, and improved efficiency in serving members. Additionally, the digital transformation fostered changes in work culture and enhanced human resource competencies through various training programs and technological guidance.

Nevertheless, the digital transformation process also faces several challenges, such as low digital literacy among some members, limited internet infrastructure in certain areas, concerns regarding data security, and changes in member behavior that require time to adapt. To address these issues, BMT UGT Nusantara Capem Umbulsari has implemented various strategies, such as providing personalized guidance to members, conducting ongoing digital literacy campaigns, offering incentives to app users, implementing hybrid services, and enhancing the app’s security system.

Factors Supporting the Success of Digital Transformation at BMT UGT Nusantara Capem Umbulsari

The success of the digital transformation at BMT UGT Nusantara Capem Umbulsari is influenced by several key interrelated factors, as follows:

1. Management Support and Commitment

Management support is the most fundamental factor in the success of digital transformation. This is evident in the active involvement of the headquarters and branch leaders in providing budgets, setting targets for digital service usage, offering incentives to employees, and conducting regular monitoring and evaluation. This commitment ensures that digitalization is not merely a concept but is consistently implemented.

2. Readiness of Technology Infrastructure
   Adequate technology infrastructure serves as the primary foundation for digital transformation. BMT UGT Nusantara is supported by an integrated core banking system, a user-friendly Mobile UGT app, a sufficiently stable internet network, and a security system capable of protecting members' data and transactions. The availability of this infrastructure enables digital services to operate optimally.
3. Human Resource (HR) Competence and Readiness
   The success of digital transformation is also determined by the quality of HR. Competency enhancement is carried out through training, mentoring from the central IT team, and the strengthening of a learning culture in the workplace. With a ready and adaptive workforce, technology implementation can proceed more effectively.
4. Member Outreach and Education Strategies
   The right outreach approach is key to increasing the adoption of digital services. BMT UGT Nusantara conducts education through a personal approach, live demonstrations of app usage, the provision of simple educational materials, and responsive support services. This strategy helps members understand and feel comfortable using Mobile UGT.
5. Feature Alignment with Member Needs
   The Mobile UGT app is designed with features relevant to members' needs, such as ease of transactions, access to financial information, and service efficiency. This alignment encourages members to switch from conventional services to digital services.
6. Member Trust
   The level of member trust in BMT UGT Nusantara as a trustworthy Islamic financial institution is a key factor. This trust makes members more confident in using the digital services provided.
7. Policy Support and the Digital Ecosystem
   Policies from headquarters that support digitalization, as well as the development of the digital ecosystem in society—such as the increasing use of smartphones and internet access—also accelerate the digital transformation process.
8. Continuous Innovation and Improvement
   Successful digital transformation is not static but continuously evolving. BMT UGT Nusantara implements innovations and service improvements based on member feedback, thereby enhancing the quality and user experience of the Mobile UGT app.

Impact of Digital Transformation on the Increase in the Number of Customers at BMT UGT Nusantara Umbulsari Branch

Digital transformation at BMT UGT Nusantara's Umbulsari Branch has had significant impacts, both on customer growth and the development of the institution's services, as follows:

1. Increase in the Number of Customers
   Digital transformation through the Mobile UGT app has proven to drive customer growth. Data shows an increase from approximately 445 customers in 2019 to 1,000 customers in 2025. Although growth is not always stable every year, the trend shown is positive and consistent.
2. Expansion of Customer Segments
   Digital services allow BMT to reach a broader customer segment. Previously dominated by market vendors and adults, the customer base is now expanding to include younger generations such as students, private-sector employees, and civil servants who are more familiar with digital technology.
3. Increased Transaction Frequency
   The ease of accessing services anytime and anywhere has led customers to become more active in conducting transactions. This has resulted in increased usage of digital financial services.
4. Increase in Fund Collection
   With the increased transaction frequency and ease of saving, the amount of funds collected from members has also increased. Customers tend to conduct financial transactions more regularly through the Mobile UGT app.
5. Increased Customer Loyalty
   Digital transformation has also strengthened the loyalty of existing customers. The ease and convenience of the services keep customers engaged and prevent them from switching to other financial institutions.
6. Expansion of Service Reach
   Digital services allow BMT to reach customers in various regions without having to open new branch offices. This improves efficiency in geographic service expansion.
7. Operational Efficiency
   The use of digital technology helps reduce operational burdens, such as administrative costs and service time. Transaction processes become faster, more accurate, and more efficient.
8. Enhanced Institutional Image
   Digital transformation enhances BMT's image as a modern, innovative, and technology-adaptive Islamic microfinance institution, making it more appealing to the public.
9. Enhanced Sharia Financial Inclusion
   The digitization of services provides broader access for the public to use Islamic financial services, thereby contributing to increased financial inclusion at the local level.
10. Challenges in Digital Transformation

Although it has many positive impacts, there are several challenges to be faced, such as increasing competition from fintech companies and digital banks , the need for continuous innovation, the importance of improving public digital literacy, and the need to strengthen technology security systems.

4. Discussion

Digital Transformation as an Organizational Adaptation Strategy

The findings of this study demonstrate that digital transformation at BMT UGT Nusantara Umbulsari Branch is implemented systematically through several stages, including strategic planning, infrastructure and application development, outreach and education, implementation, and service optimization. This process reflects that digital transformation is not merely technological adoption but represents a comprehensive organizational adaptation involving changes in work systems, service models, and institutional practices.

This finding is consistent with previous studies emphasizing that digital transformation in Islamic financial institutions requires integration between technological innovation and organizational readiness (Almudhaf et al., 2021; Haque & Khan, 2020). In the context of BMTs, digitalization plays a crucial role in enhancing financial inclusion and expanding service accessibility to the community (Hijriah et al., 2025; Utomo et al., 2024). The implementation of mobile-based financial services such as Mobile UGT further confirms that digital transformation enables institutions to improve efficiency and service effectiveness (Alfitri & Alfiyah, 2025; Mustain & Anwari, 2025).

Moreover, digital transformation also strengthens institutional accountability through improved financial recording and reporting systems (Pratiwi, 2022; Samsudin & Setianingrum, 2025). From a Sharia perspective, the integration of digital systems remains aligned with Islamic principles, particularly in financing products such as murabahah, which continue to comply with DSN-MUI guidelines (Hidayah et al., 2025; Yuwana et al., 2025). Thus, digital transformation in BMT institutions represents a combination of modernization and the reinforcement of Sharia compliance.

However, the findings also reveal several challenges in the implementation process, including limited digital literacy among customers and concerns regarding technology usage. This condition reflects the persistence of a digital divide, where not all customers are equally prepared to adopt digital services. Similar findings have been reported in previous studies highlighting that the adoption of Islamic fintech is often constrained by user readiness and technological understanding (Purwantini & Anisa, 2020; Suswanto et al., 2025).

Synergy of Technology, Human Resources, and Trust as Key Success Factors

The results indicate that the success of digital transformation at BMT UGT Nusantara Umbulsari Branch is influenced by several interrelated factors, including management commitment, technological infrastructure readiness, human resource competence, customer education strategies, and trust. These findings reinforce the notion that digital transformation is not solely technology-driven but requires a balance between technical and human aspects.

Human resource competence plays a vital role in ensuring the effectiveness of digital transformation. Employees not only function as system operators but also as facilitators who assist customers in adapting to digital services. This aligns with previous studies indicating that digital competence significantly affects the success of financial service innovation (Riduan & Firdaus, 2024; Andriana et al., 2025).

Customer trust is another critical factor influencing digital adoption. The long-standing relationship between BMT and its members creates social capital that encourages customers to accept digital innovations. This finding is consistent with studies showing that trust and perceived security significantly influence customers' intention to use digital financial services (Amanda & Ibadillah, 2023; Idrees et al., 2024). In addition, the role of perceived usefulness and ease of use, as emphasized in the Technology Acceptance Model (TAM), further explains customer behavior in adopting digital services (Venkatesh et al., 2003; Sefiana & Hana, 2025; Alshurafat et al., 2024).

Furthermore, outreach and education strategies implemented by BMT, such as personalized assistance and application usage demonstrations, have proven effective in increasing digital literacy among customers. This finding aligns with research highlighting that digital financial literacy is a key determinant of fintech adoption (Johari et al., 2025; Asri et al., 2025). Community-based educational approaches, including regular engagement activities, also contribute to improving public understanding of financial products and services (Musfiroh et al., 2024).

The Impact of Digital Transformation on Customer Growth

The findings reveal that digital transformation has a positive impact on customer growth at BMT UGT Nusantara Umbulsari Branch. The increase in the number of customers and Mobile UGT users indicates that digital services contribute to expanding the institution's reach and attracting new customer segments.

This result is consistent with previous studies demonstrating that digital financial services enhance customer satisfaction, service quality, and institutional performance (Putri et al., 2023; Rahmah & Fasa, 2024). In addition, digitalization enables financial institutions to provide more flexible and accessible services, which are particularly appealing to younger and technologically literate customers (Purwantini & Anisa, 2020).

The expansion of customer segments, especially among younger users, reflects the growing influence of technology-driven financial behavior. Digital transformation also increases transaction efficiency, reduces operational costs, and allows institutions to extend their services without geographical limitations (Haque & Khan, 2020; Zahari & Ariffin, 2020). Furthermore, the integration of fintech in Islamic finance contributes to broader financial inclusion and strengthens the role of BMTs in supporting community-based economic development (Asri et al., 2025; Utomo et al., 2024).

However, despite the positive impact, the growth in digital service usage remains gradual and not yet optimal. This indicates that the relationship between digital transformation and customer growth is not linear but influenced by various moderating factors, particularly user readiness and trust. Customers with low digital literacy or high perceived risk tend to prefer conventional services, which limits the full potential of digital transformation.

This study highlights a critical gap between the availability of digital technology and its actual utilization by customers. While BMT UGT Nusantara Umbulsari Branch has successfully implemented digital services, adoption remains uneven across customer segments. This finding confirms that technological readiness alone is insufficient without corresponding user readiness.

Previous studies have emphasized technological innovation and financial inclusion, yet limited research has explored the dynamic relationship between digital transformation processes and customer growth in Islamic microfinance institutions. Therefore, this study contributes by providing empirical insights into how digital transformation, adoption factors, and customer growth interact within the context of BMT institutions.

5. Conclusions

This study concludes that digital transformation at BMT UGT Nusantara Umbulsari Branch has been implemented systematically through several stages, including the formulation of a digital vision, development of technological infrastructure and the Mobile UGT application, outreach and education, implementation, and continuous service optimization. This transformation extends beyond technological adoption, encompassing changes in organizational systems, enhancement of human resource competencies, and adjustments in organizational culture to support more effective and efficient service delivery. The success of this transformation is driven by both internal factors—such as management commitment, infrastructure readiness, and employee competence—and external factors, including customer trust, regulatory support, the development of the digital ecosystem, and continuous innovation.

Furthermore, digital transformation has demonstrated a positive impact on customer growth at BMT UGT Nusantara Umbulsari Branch. This is reflected in the increasing number of customers, broader customer segmentation, higher transaction frequency, improved fund mobilization, and expanded service reach. However, the findings also indicate that the adoption of digital services is not yet optimal, highlighting the need for strengthening digital literacy, improving system security, and enhancing user experience. Therefore, it is recommended that the institution intensify customer education programs, develop more user-friendly and innovative digital features, and maintain a balance between digital and conventional services to accommodate diverse customer characteristics.

Despite its contributions, this study has several limitations that open opportunities for future research. The use of a qualitative approach limits the generalizability of the findings; thus, future studies are encouraged to apply quantitative or mixed-method approaches. Additionally, incorporating theoretical frameworks such as TAM or UTAUT could provide deeper insights into customer adoption behavior. Future research may also conduct comparative studies across different Islamic microfinance institutions and examine the role of moderating variables such as digital literacy, trust, and perceived risk in influencing the relationship between digital transformation and customer growth, thereby enriching the understanding of digital transformation in Islamic microfinance contexts.

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