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DISSEMINATION OF BANKING SERVICES INFORMATION AND PEOPLE WITH VISUAL IMPAIRMENT

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ABSTRACT

Background. The limited source of information, knowledge, and accessibility in the effort to utilize available banking services, for people with visual impairment, is one of the factors causing not all banking service products can be enjoyed by people with visual impairments. This study aims to determine aspects of banking information through the perspective of people with visual impairment, which is located in one of the development institution for people with visual impairment in Indonesia, Wyata Guna Bandung.

Method. This research used descriptive case study method, and the types of data are quantitative and qualitative, which are obtained through questionnaires and interviews. Respondents who were following coaching and self-development in June-July 2019 were chosen purposively, 45 people

Results. The results revealed that the sources of information that encourage people with visual impairment to choose to use bank services are family; Friend; institutions (private institutions that provide scholarships and government institutions that provide bonuses as athletes); campus/university, the school where they study; hostel; and offices, as well as where they work. There are several factors that become the background of people with visual impairment to open an account at a particular bank, including, among others: distance, costs, aspects of convenience, and aspects of the suitability of banking services with the needs of people with visual impairment on the offered banking products. Several banking service products that have been used include savings, cash withdrawals, and transfers through tellers; ATM; Mobile Banking; SMS Banking; Debit and payment.

Keywords: information dissemination; information needs, banking information; banking products; people with visual impairment.

INTRODUCTION

Not all banking service facilities can be used by people with visual impairments. This is due to the limited knowledge and accessibility available for people with visual impairments to be able to take advantage of banking services. For example, during a survey of 60 Wyataguna PSBN residents, only about 45 people stated that they already had an account number in a bank, and only about 11 people who claimed to be able to use an ATM independently, without the help of others, and only 8 people stated have used mobile banking facilities.

In fact, the banking service is one important element that can be utilized by the public in managing finances. Banks as financial institutions have a vital function in supporting business activities, a place to save money, make payments, collect, make money transfers and other financial activities. In essence, the Bank is an important institution that acts as a financial intermediary in facilitating the flow of payment traffic (Manuwati, 2013).

There are various banking services and products that are provided for supporting activities in launching activities to collect and distribute funds. The function of the bank as an institution channeling funds is in accordance with the needs of most people with disabilities. This is because funds are needed as capital in developing entrepreneurship. Entrepreneurship is often a profession that is often chosen by people with disabilities. This is due to the limited opportunities for persons with disabilities to be able to work as employees in the formal sector.

This limitation is due to the large amount of stigmatization of disability in the culture of the local community.

Various banking services and products, quite the spread in various media. However, people with disabilities still have problems in receiving or absorbing the information provided. Because, they have their own limitations in communication (Juneza & Purworini, 2016). This means that information about various banking services and products is not yet accessible for persons with disabilities. Moreover, information about products which is one of the aspects that tends to be considered unsatisfactory to customers, as mentioned by one of the following studies which states that: aspects that are deemed unfavorable by some customers are informed about products, services, and banking facilities that have not delivered clearly and completely (Anisa, 2016). While other research states: some respondents who are customers, have limited knowledge about banking products (Adawiyah, 2010). If non-disabled customers only have an assessment that information about banking products has not been satisfactory, then the knowledge of non-disabled customers about banking products is also still limited. Thus, it can be ensured that the conditions experienced by customers with disabilities are worse than those felt by non-disabled customers.

As a result, limited accessibility of information has an impact on the low level of accessibility of persons with disabilities to microfinance. This is consistent with the statement which states that: people with visual impairment tend to have limitations on aspects of the level of education and financial management skills, thus affecting their access to microfinance (Nasimiyu, 2013). Therefore, policy makers should support the needs of persons with disabilities and ensure the availability of information accessibility (Narasimhan & Leblois, 2012; Martin & Rabindranath, 2017), including the information on banking products.

At present, ICT and digital have the potential to help marginalized groups, such as persons with disabilities overcome the barriers to communication, interaction, and accessibility of information (Thompson, 2018). Therefore, the existence of ICT is expected to increase the level of accessibility of information on banking products and services to customers and prospective customers from people with disabilities in Indonesia, especially people with visual impairments. This is because people with the most disability categories, in Indonesia are people with visual impairment. Based on this explanation, this study seeks to find out the aspects contained in banking information through the perspective of people with visual impairment which are at the center of the development and guidance of people with visual impairment in Indonesia, namely the Social Development Institution (PSBN) Wyata Guna Bandung.

METHOD

This research was conducted at the Wyata Guna Bandung location. Wyata Guna Social Assistance Institution (PSBN) in 2019 changed its name to the Social Rehabilitation Center for People with Sensory Disabilities (BRSPDSN) of Wyata Guna. This place is one of the centers for self-development and development for people with visual impairment in Indonesia, which is located in the province of West Java. People with visual impairment from various provinces in Indonesia can stay temporarily as residents of the hostel to follow the process of coaching and self-development.

Through various training and debriefing activities, the people with visual impairment are equipped with knowledge and skills as an effort to prepare people with visual impairment to be able to live independently in the midst of society. Expected independence, including independence in economic aspects. So, there are various entrepreneurial training that directs people with visual impairment in Wyata Guna to be able to open businesses according to their talents and interests. If someone wants to be an entrepreneur, they must be required to have knowledge and skills in financial management. In financial management requires banks and

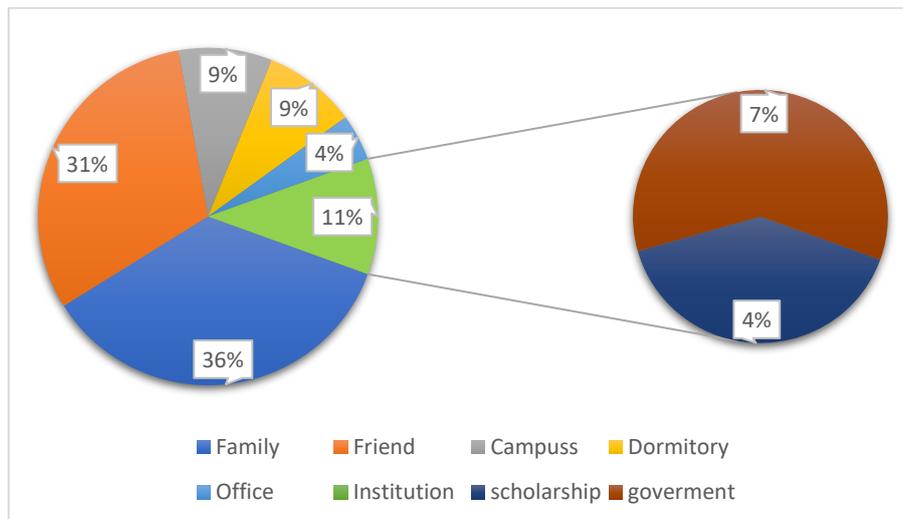
various other financial institution products. That is the reason, this research takes the real use as a research location.

This research uses a descriptive case study method, with quantitative and qualitative data types obtained through questionnaires and interviews. The respondents who were selected purposefully were people with the visual impairment who were following coaching and self-development in Wyataguna in June-July 2019. Based on the criteria, 45 people with visual impairment were selected in Wyataguna as respondents. The age of the selected respondents ranged from 20 to 45 years and already had an account at a bank. Furthermore, data were collected and analyzed using a frequency distribution table.

RESULT AND DISCUSSION

An individual needs information that becomes knowledge and becomes the basis for them to make decisions in every action. Knowledge is information that changes something or someone, which occurs when the information is the basis for taking an action, or when the available information enables a person or institution to take different actions or actions that are more effective than previous actions (Tobing, 2007: Suwarno & Silvianita, 2017). There is a lot of information from various sources of information that can encourage individuals to make decisions. Including the individual's decision to choose the Bank, as a financial institution that is believed to help him in managing finances.

Based on the results of data collection, obtained results regarding the source of information that encourages people with visual impairment in Wyataguna to decide to open an account at a particular bank. These results can be seen in Figure 1:



Source : Research Data

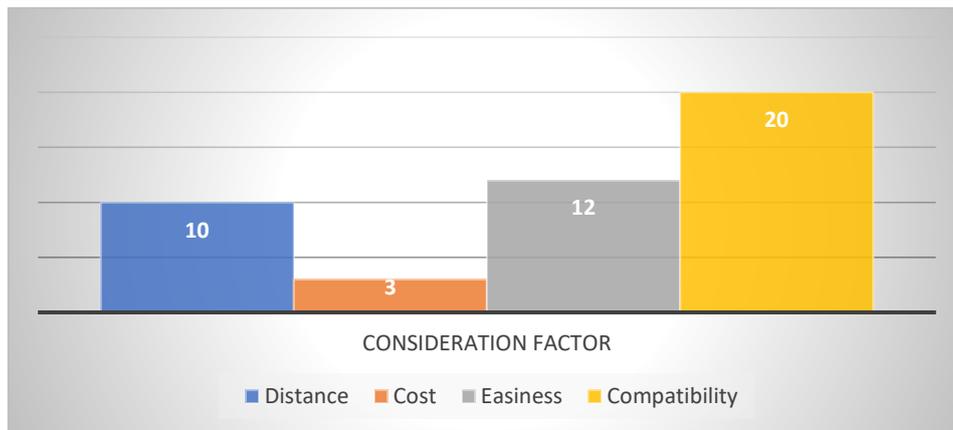
Fig 1. Source of information for banking services people with visual impairment

Sources of knowledge that provide information to people with disabilities vary. There are those who know from friends who already have information, the environment, and most families who have an active role in finding information (Simanjorang, 2013). This is in line with findings that show that the source of information that encourages people with visual impairment to open accounts in certain banks is the family; friend; institutions (including private institutions that provide scholarships and government institutions that give bonuses to them as athletes); campus / university, where they go to school; hostel; and offices, where they work.

The family is one source of information for people with visual impairment in choosing a bank, even the family can also be one source of information that influences customers to try various banking products and services, for example internet banking (Yadav, 2016). Another factor that is also a source of information that is a reference in choosing a bank is a friend. Following the advice of friends in choosing a bank, is a sign that shows symptoms that involve an element of trust and the importance of friendship. Both young people with and without a disability express the importance of peer relationships (Stokes, Turnbull, & Wyn, 2013). Then a friend is a trusted source of information people with visual impairment in choosing a bank, especially friends who experience similar conditions.

Besides family and friends, there are sources of information that recommend bank names that are considered being able to accommodate people with visual impairment. The source of information is the dormitory which includes management and social workers who work as chaperones at the hostel. The bank's recommendations given by the hostel are usually based on the experience of managers and social workers when assisting previous residents when opening an account. Other sources of information are the campus, offices, and also institutions that provide financial assistance. These three institutions usually have established bank names for financial administration purposes. For example, for the purpose of paying tuition fees, paying salaries, and channeling scholarship and bonus assistance. The bonus in question is a performance bonus, because some boarders work as athletes. When they get a medal, they will get a number of bonuses that are channeled through certain banks.

The next finding is about the type of information that encourages people with visual impairment to open accounts in certain banks. This can be seen through Fig 2:



Source : Research Data

Fig 2. The type of information is taken into consideration in choosing banking services for people with visual impairment

There are several considerations that become the background for people with visual impairment to open accounts in certain banks. The consideration factor is based on knowledge obtained from information provided by information sources for people with visual impairment. The information that becomes a consideration factor includes: distance, cost, convenience aspects, and the suitability aspect of banking services with the needs of people with visual impairment on banking products.

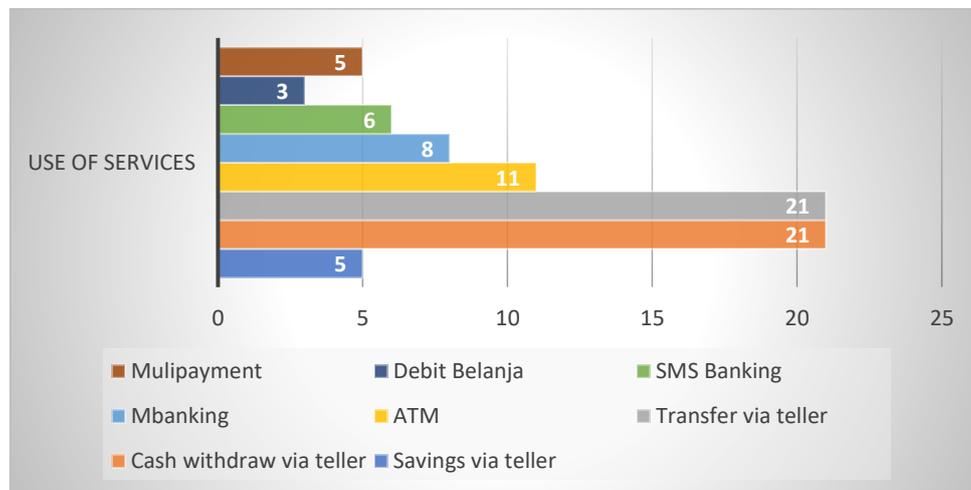
Distance considerations which include the location of service offices and ATM locations. ATM locations that are easily accessible are the main factors in the selection of banks in conducting financial transactions (Permata, Nugroho, Handoyo, & Kusuma, 2018). This is reinforced by the statement which states that the factors that consumers consider in choosing a

bank include: perception, process, physical condition, price, human resources, social and location factors (Adawiyah, 2010). With the condition of limitations in terms of vision, then this affects the level of mobility of people with visual impairment. Thus, they look for reachable locations to avoid mobility constraints for people with visual impairment.

In addition to the distance factor, the type of information that is considered is the fast response, friendly service, and low service costs. This is an aspect that is often considered by customers who will save funds, in determining the bank as a place to store funds (Nur Widigdo, Marimin, Fahmi, & Beik, 2016; Wijaya, Beik, & Sartono, 2017). The cost factor becomes one of the considerations, considering the economic conditions of people with visual impairment in Indonesia tend to be in the middle to lower economic group.

In principle, consumer perception is the most influential factor in consumer decisions in choosing a bank (Adawiyah, 2010). Thus, factors such as knowledge, products, reputation and bank services, have a positive influence on the decision to choose to save in the bank (Abhimantra, Maulina, & Agustianingsih, 2013). Therefore, an analysis of factors influencing the customer's decision to use banking products and services is carried out, so we get the conclusion that the product variety offered has a significant positive effect on customer decisions to use banking services (Desiana, Susilowati, & Putri, 2018). This means that information sources provide information to people with visual impairment. This information relates to the excess services provided by a bank. Information about the advantages of a bank in terms of distance, cost, convenience, and suitability to these needs becomes the basis of knowledge that is taken into consideration in making decisions to choose a bank.

The next research findings are information on the types of banking services that have been practiced by people with visual impairment presented in Figure 3



Source : Research Data

Fig 3. Information on the types of banking services that have been practiced

There are various types of banking services. Banking products offered in the context of fund raising (funding), include demand deposits, savings deposits, time deposits. While banking products offered in the context of channeling funds (lending), among others: investment loans, consumer loans, professional loans, working capital credit, trade credit, productive credit. Some practices, there are also bank services offered including: money transfers (transfers), clearing, collections, safe deposit boxes, bank cards (credit cards), bank notes, bank guarantees, bank drafts, letters of credit (l/c), travelers checks, accepting deposits, serving payments, playing in the capital market.

The deposit is the type of service most often used by customers; the benefits are more practical and safe. In this case, the bank helps customers in order to accommodate deposits from various places, including tax payments, telephone payments, water payments, electricity payments, tuition payments. In addition to providing deposit services to facilitate customers, the bank also provides payment services, such as paying salaries/pensions/emolument, dividend payments, coupon payments, and bonus/gift payments. In addition, banks also play a role in various activities in the capital market such as playing securities. These activities include underwriters, guarantor, trustees, brokerage, brokers, traders and dealers, and investment companies.

So many banking services are offered, but respondents in this study said only a few services products have been used, including: save savings, withdrawing cash, and transferring through tellers; ATM; Mobile Banking; SMS Banking; Debit; and payment. The limited use of banking services by people with visual impairment is due to the lack of demand for the products offered, and the lack of knowledge about banking products that can be utilized.

There were several respondents who stated that they had used M-Banking products. M-Banking is an internet banking product that can be accessed via mobile phones. Their interest in adopting M-Banking, as well as I-Banking, is influenced by a number of socio-demographic characteristics of bank customers, including residential area, type of family, education of customers (Yadav, 2016). Not surprisingly, respondents who stated that they had used M-Banking in this study were people with the visual impairment that came from a fairly well-established economic level.

The level of economic stability has made some respondents who have used M-Banking products, stated that they have long had personal account numbers in several banks (more than one bank), and were accustomed to using ATMs independently, without helper assistance. The independence of people with visual impairment in using ATMs, shows the existence of self-confidence and a high level of trust in the banking system, especially the security of transactions through ATMs. This is in line with the opinion that the effects of trust in ATMs as well as trust in online banking on trust in mobile banking (Chaouali & Hedhli, 2019).

However, this phenomenon only applies to a small proportion of people with visual impairment. There are reasons proposed by almost all respondents who have not yet maximized various types of banking products, namely the fear of misuse resulting in financial losses on the customer side. This is in line with the findings of a study which states that: people with learning disabilities say that the affairs of banks and other financial institutions are matters that are considered difficult so that only 51 percent have bank accounts in their own names. This often happens due to inaccessible information and procedure factors (Williams, Abbott, Rodgers, Ward, & Watson, 2007).

It is important to realize that things which are disabled needs include: accessibility, information sources and transportation (Zakiyah & Husein, 2016). However, because of accessibility to sources of information, including banking information, people with disabilities who are marginalized tend to be vulnerable and biased, which is more due to a lack of awareness and knowledge than economic resource shortages (Azhar, 2014). Therefore, knowledge sharing is needed. Knowledge Sharing is a systematic process of sending, distributing and disseminating multidimensional knowledge and contexts between individuals or between organizations through various methods or media (Suwarno & Silvianita, 2017)

In fact, there is the United Nations Convention on the Rights of Persons with Disabilities that presents opportunities to ensure equal opportunities and opportunities for aspects of information accessibility to achieve economic equality and global harmonization (Global Initiative for Inclusive Information and Communication Technologies, 2015). Thus, a more appropriate application of assistive technology is needed to develop a user-friendly ATM that will help the accessibility of persons with disabilities effectively, so that it can be used without

having to ask for help from others (Omari & Zachary, 2013). It is feared that assistance from other parties will pose a risk to the financial security of persons with disabilities themselves. The Biwako Millennium Framework encourages the Government to develop and disseminate the use of standard sign language, Braille letters, touch sign language, in each country. Dissemination can be done through all means, i.e. publications, CD-ROMs, etc (Rioux, Gonzalves, & Byrnes, 2005).

This can be done with the aim of developing understanding and empathy for persons with disabilities, by providing accurate information and in a way that is appropriate to the condition of their disability (Hayes & Bulat, 2017). It is feared that the limited accessibility of information sources raises the problem of not fulfilling some rights of people with visual impairment in utilizing public facilities.

The limited access to information can contribute directly to social exclusion. Without adequate access to information, individuals cannot act as citizens, make choices based on information as consumers, and cannot benefit from all services offered by the community (Moore, 2000). The loss of the opportunity to benefit from all the services offered by the community is feared to eliminate the opportunity for people with visual impairment to achieve economic independence. It is this independence in the economic aspect which is the stigmatization of people with disabilities.

In the context of poverty, limited information, low education and limited access to various resources, become a communal narrative that shapes the understanding of surrounding communities about disability (Bunning, Gona, Newton, & Hartley, 2017). Therefore, values and perceptions in the family and community regarding disability can provide and correct information to fight ignorance and misunderstanding about disability, as well as provide emotional support to them (McConkey, 2018; Rohwerder, 2018). Thus, families and the environment around people with disabilities should play an optimal role in the spread of information to counter myths and superstitions about disability; and advocate on their behalf (Rohwerder, 2018).

One of the advocacy efforts that can be conducted is to become a source of information about disability rights to the government and the community. As well as being a source of information about opportunities and opportunities to become independent people for people with disabilities. Including informing about banking products and services that can support disability in financial management.

CONCLUSION

Sources of information that encourage people with visual impairment to open accounts in certain banks are family; friend; institutions (including private institutions that provide scholarships and government institutions that provide bonuses to them as athletes); campus/university, where they go to school; hostel; and offices, where they work. In addition, there are a number of factors that underlie people with visual impairment to open accounts in certain banks, include: distance, costs, aspects of convenience, and aspects of conformity of banking services with the needs of people with visual impairment of banking products.

As for several banking service products that have been used, among others: save savings, withdrawing cash, and transfer through tellers; ATM; Mobile Banking; SMS banking; debit; and payment. The limited use of banking services by people with visual impairment is due to the lack of demand for the products offered, and the lack of knowledge about banking products that can be utilized. Therefore, efforts are needed to provide information about banking products and services from authorized information sources for people with visual impairment in Wyataguna. To improve the independence of people with visual impairment in financial management.

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