

Analysis of The Role of Digital Banking for Customer and Banks in The Economy of Indonesia

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Abstract. The purpose of the study is to analyze the role of digital banking for customers and for banks through mobile banking in the economy in Indonesia. This study uses a descriptive qualitative method with data collection using triangulation analytical techniques through outlet supervisors and BSI customers as informants. The results of the study obtained that the role of digital banking through mobile banking in the economy is to be a blessing for human life and can improve the welfare/ prosperity of society: (1) for customers, it can provide ease of transactions in terms of time, place, and cost. Customers do not need to come to the bank office to obtain information or make banking transactions and encourage business development and growth, as evidenced by the increasing number of business orders, (2) for banks, digital banking can reduce operational costs when compared to transaction services through relatively large branch offices to pay for office operations. Then it can encourage the realization of a less cash society, namely a lifestyle using transaction media or electronic money in transactions so that there is no need to carry physical money and can improve the quality of service. Thus, both roles can advance general welfare /prosperity, advance the intelligence of a better quality national life and support the Indonesian economy.

Keywords: Digital Banking, Mobile Banking, Indonesian Economy.

INTRODUCTION

The digital era is an era where all activities carried out are related to digital equipment, both in households and offices. This era provides easier, faster, and more efficient services. Whether we realize it or not, the digital era has shifted the conventional era based on offline. Digital transformation itself is a change related to the application of digital technology in all aspects of life in society. Companies that do not implement technology and carry out digital transformation are expected to slowly disappear. Every industry must be prepared to face the changes that occur. The banking industry is one of the industries that has also adapted to changes in society. Smartphones and the internet are two things that are difficult to separate from people's lives today. Bank Syariah Indonesia (BSI) in the digital era has a very big challenge, namely changes in customer behavior. Therefore, it is a must for BSI to focus on implementing digital banking products and services. Islamic banking with the perception of banks that are slow in implementing digital technology must be answered by implementing digitalization (Bulhasan, 2022).

The challenges of Islamic banking today are no longer focused on legal issues (riba) and halal and haram banking products. The awareness of the Islamic community in particular has been built on the understanding that all Islamic banking service products are the embodiment of a halal financial ecosystem. All of that has been answered and explained by various fatwas and enlightening arguments. The awareness of the Muslim community in particular, has built an understanding that all Islamic banking service products are the embodiment of a halal financial ecosystem. Digital developments in the banking industry will have an impact on human resources (HR). Manual transaction activities will continue to decrease due to the use of digital services. The presence of technology to provide efficiency

and effectiveness in work. This is natural considering the increasingly sophisticated and needed development of technology. The presence of technology has resulted in a shift in people's needs. Changes in customer behavior that shift to digital transactions are a digital transformation.

Digital transformation is a technological advancement through the internet that has changed the face of the financial industry leading to changes in digital services. Banks as the main pillar of financial institutions have a major role in the formation of a new economic ecosystem created by digital transformation. Bank Syariah Indonesia (BSI) is a bank that carries out digital transformation resulting in the rise of innovation owned by banking through mobile banking. According to Hie (2021), advances in digital technology empower all human individuals. Therefore, digital economy players who support more and more people enjoying digital advantages, both as consumers and producers, will become successful players. It is increasingly apparent that the principle of economics is not a zero-sum game, but a positive-sum game. Banks, as the main pillars of financial institutions, have a major role in the formation of a new economic ecosystem created by this digital transformation. Therefore, banks need and must participate in the transformation. This is supported by internet users in Indonesia, which have reached 213 million people as of January 2023. This number is equivalent to 77% of Indonesia's total population of 276.4 million people in early 2023, as shown in the following image:

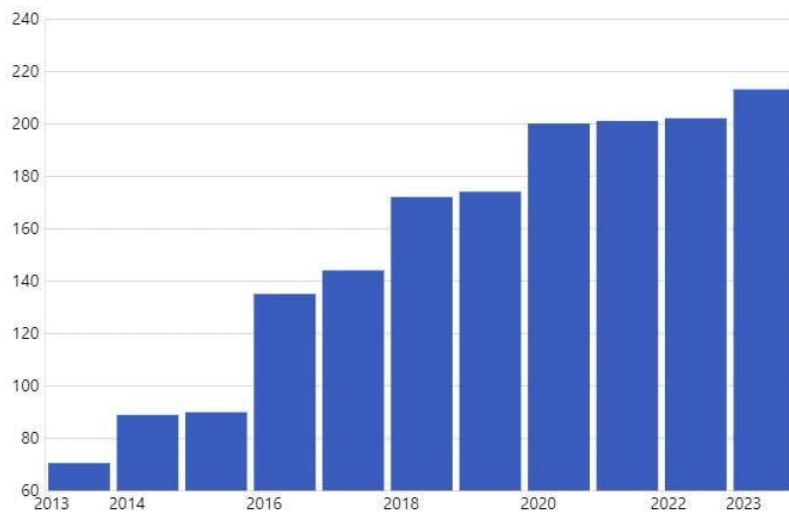


FIGURE 1. Internet users in Indonesia 2013 - 2023

Banks need to follow the principles of the new economic ecosystem that banks must return to their basic mission, namely as a catalyst for economic movement, which creates a transformation of society to be more prosperous and better. This is done through digital transformation efforts carried out by banks in order to make banks grow exponentially, especially in developing countries such as Indonesia. The demands and role of banking digitalization need to be strengthened by various driving factors for the development of digital banks in Indonesia, considering that Indonesia is an economy with great potential to absorb the flow of digitalization. These driving factors are reflected in 3 (three) main aspects, namely digital opportunities, digital behavior, and digital transactions. Digital opportunities include demographic potential, digital economic and financial potential, potential internet penetration, and potential for increasing consumers. Digital behavior includes gadget ownership and use of mobile applications. Digital transactions include online trading transactions (e-commerce), digital banking transactions, and electronic money transactions.

Research on the role of digitalization and information on the performance of Islamic banking in the perspective of society 5.0 in the economy in Indonesia explain that digitalization and information on Islamic banking will provide convenience and practicality in the economic sector as a transaction system starting from payments, purchases, savings, investing in stocks and so on online using smartphones. Then according to Ardianto et al. (2024) in their research on digital transformation and anticipation of global economic changes in the banking world, the results of the research analysis identified challenges and opportunities that arise due to changes in the global economy, such as interest rate fluctuations, geopolitical uncertainty, and growing regulatory demands. This study explores the strategic

steps taken by financial institutions to anticipate and respond to global economic dynamics. Special focus is given to efforts to increase banking resilience and flexibility in the face of economic uncertainty.

In addition, Ayunita's (2024) research on the role of the Indonesian Islamic banking system in driving economic and business growth in the digital era explains that Bank Syariah Indonesia (BSI) plays an important role in strengthening the local economy by acting as a business partner, stockbroker, supplier and wholesaler of goods and services tailored to the specific needs of customers. In addition, Septariani's (2024) research on the role of using digital banks and digital marketing in increasing MSME sales, revealed that the use of digital banks such as online banking services and banking applications has made it easier for MSMEs to carry out financial transactions, payments, and financial management efficiently. Meanwhile, digital marketing through online platforms such as social media, websites, and digital advertising has helped MSMEs expand their market reach, increase visibility, and increase sales. They are advised to try different strategies and services, and monitor their performance regularly to identify what works and what needs to be improved.

Research results on digital banking have been presented but none have discussed the role of digital banking for customers and for banks in the economy. Therefore, it is very important to study the topic because with this digitalization will make society more prosperous. Based on the description that has been presented, the formulation of the problem in this study is: What is the role of digital banking for customers and for banks through mobile banking in the economy in Indonesia. The objectives of this research are: to analyze What is the role of digital banking for customers and for banks through mobile banking in the Indonesian economy.

Digital Transformation

According to Hie (2021), advances in digital technology empower all human individuals. Therefore, digital economy players who support more and more people enjoying digital advantages, both as consumers and producers, will become successful players. It is increasingly apparent that the principle of economics is not a zero-sum game, but a positive-sum game. Banks, as the main pillars of financial institutions, have a major role in the formation of a new economic ecosystem created by this digital transformation. Therefore, banks need and must participate in the transformation.

In order to be in line with the principles of this new economic ecosystem, banks must return to their basic mission, namely as a catalyst for economic movement, which creates a transformation of society to be more prosperous and better. This is done through digital transformation efforts carried out by banks in the form of improving customer experience (Customer Experience), implementing the best processes (Operational Excellence), and creating new business models (New Business Model), which can make banks grow exponentially, especially in developing countries such as Indonesia.

Digitalization

Digitalization is changing communication, interaction to digital. Another definition is the process of transformation from conventional to digital (virtual) and includes various aspects of business such as transaction processes and also the implementation of a company's system. The main orientation of digitalization is to achieve work efficiency, reduce human involvement to get more optimal results and expand business coverage to the global arena. It can be exemplified that digital advertising is a form of communication to the public, which aims to plant information by influencing consumers to create a positive and pleasant impression for consumers with social media networks such as Facebook, Twitter, Instagram and so on (Suryani, 2013).

WhatsApp is an alternative online digital platform (Zebua, 2021). WhatsApp's opportunities as an internet and information technology-based digital can be used to expand and improve networks. WhatsApp makes it easier to communicate with consumers. Every customer can easily contact the business person directly. Business people or consumers do not need to make a phone call or email first to get in touch because there are certain features to communicate with customers that are maintained.

Digital banking services (Digital Banking)

Digital Banking is a banking service/activity through a particular bank office using electronic/ digital facilities owned by the bank through digital which is carried out independently by customers who can help customers or prospective customers get information, communicate, register, open accounts, make banking transactions and also close accounts. Also includes obtaining other information and transactions outside of banking products, such as financial advisory, e-commerce and other needs of customers (Tampu Bolon, 2015)

Various types of digital banking services: Internet Banking, Phone Banking, SMS Banking, Mobile Banking (Tampu Bolon, 2015)

1. Internet Banking

Customers can carry out banking transactions (financial and non-financial) via computers connected to the bank's internet network.

Types of internet banking transactions include:

1. Transfer funds;
2. Balance information, account transfers, exchange rate information;
3. Bill payments (eg: credit card, telephone, mobile phone, electricity);
4. Purchases (eg: top up phone credit, plane tickets, shares).

2. Phone Banking

Customers can conduct banking transactions by telephone where customers contact the bank's contact center. The bank has provided special staff who will run customer transactions or automated programs that can interact with customers to run customer transactions.

The types of phone banking transactions that can be carried out by customers include:

1. Transfer funds;
2. Balance information;
3. Account mutations;
4. Payment (credit card, PLN, telephone, mobile phone, electricity, insurance);
5. Purchase (refill credit).

3. SMS Banking

SMS banking is a banking transaction service that can be done by customers via mobile phones (cell phones) with the Short Message Service (SMS) format. Customers can send SMS to the bank's telephone number or use an application installed by the bank on the customer's mobile phone.

Types of transactions via SMS banking include:

1. Transfer funds;
2. Balance Information;
3. Account mutation
4. Payment (credit card);
5. Purchase (refill credit).

4. Mobile Banking

Mobile banking is a banking service that can also be accessed directly via mobile phones such as SMS banking, but has a higher level of sophistication. Banks work with cellular operators, so that in the SIM Card (cellular chip card) Global for Mobile communication (GSM) a special program has been installed to be able to carry out banking transactions.

The customer transaction process will be easier on mobile banking compared to SMS. Banking.

Some types of mobile banking transactions include:

1. Transfer funds;
2. Balance information;
3. Account mutations;
4. Exchange rate information;
5. Payment (credit card, PLN, telephone, mobile phone, electricity, insurance);
6. Purchases (top up credit, shares).

Indonesian Economy

Indonesia as an archipelagic country has special characteristics, which are different from neighboring ASEAN countries, even different from other countries in the world so that its characteristics have their own characteristics. The role of government or government intervention is strong (socialist countries) and weak (capitalist countries). Indonesia adopts a mixed system by prioritizing the implementation of market mechanisms as long as they do not harm the people. According to Sudarto (2021) Government intervention is constitutionally justified: from the contents of the preamble to the 1945 Constitution with its Pancasila, it can be concluded that development carried out by the government must be directed towards:

- (1) Promote general welfare
- (2) Advancing the intelligent life of the nation
- (3) Realizing social justice for all people.

The ultimate goal of economic policy is to improve the standard of living or the level of welfare of the community. Government policies on microeconomic policies are aimed at all companies regardless of the type of activity carried out or in which sector and region the company in question operates. Examples include:

- (1) Government regulations that influence work relationship patterns (managers and workers), working conditions in companies.
- (2) Partnership policy between large and small companies in all sectors of the economy
- (3) Credit policies for small businesses in all sectors and others

Mesoeconomic policies are: sectoral economic policies or regional economic policies. Sectoral economic policies are economic policies that are specifically aimed at certain sectors, each department issues its own policies for its sector, such as finance, distribution, production, trade, employment and so on. While regional policies are economic policies aimed at certain regions. For example, economic development policies in the Eastern Indonesia (KTI) region. Includes regional industrial policies, regional investment policies (policies can be from the center or regions).

The Role of Digitalization

All developing technologies support each other, and are interconnected with each other. Digital technology makes human life more prosperous, easy, and fulfills its desires, this is in accordance with the goal of humans to defeat nature to enjoy their physical life in this world. Among the many digital technologies that are developing, there are several digital technologies that are transforming the world in the Digital Transformation Initiative research. One of them is Artificial intelligence, namely: The ability of machines to imitate human intelligence, currently has the ability to be smarter than humans in some areas, and one day will be smarter than humans. than humans in almost all areas. The need for digital banking products is inseparable from the transformation of banking itself in overcoming disruptions due to IT changes and how banks package their products, services, processes, and operations through digital means. Customer expectations to have an interconnected experience of digital banking products, communicate smoothly, transact, connect with other customers, order products and services, and make investment decisions and other relevant businesses, must be considered (Simatupang, 2021).

A digitalization process usually goes through the same path. Let's take the example of the digitalization of banking services. Initially, the digitalization process will experience a deception phase, a phase where people look down on existing digital products because their quality is far below existing products. In the early days of internet banking in the early 1990s, it still used a dial-up connection, and with a complicated execution protocol. If there is a choice in front of the customer between the services of a teller or a computer that he can operate for internet banking, the customer will definitely choose the teller service because it is much faster and easier. Along with technological advances, internet services Banking is getting easier, because it is supported by better network infrastructure, new connection technology, computers that are easier to use. The development of smartphones with touch screens, which allows the creation of m-Banking applications, makes it easier for customers

According to Hie (2021) that the role of digitalization in society is:

- (1) Digitalization is a blessing for human life, because it is in line with the digitalization process that brings dematerialization that causes demonetization. For example, if there are 4.5 billion people in the world, then the 4.5 billion people have the ability to enjoy things that previously could only be enjoyed by those who earn much higher than them. Imagine that they are now able to have smartphones with cheap credit that allows them to video chat with their friends, get to know and interact with famous people through Facebook or Twitter, and buy cheaper goods through e-commerce .
- (2) Digitalization can improve people's welfare/ prosperity by making the same amount of money able to buy more and better quality welfare supporting factors . And this happens quickly, much faster than when humans improved technology in the past that did not use digital technology, for example agricultural technology. So digital technology is not only transforming the way people do business, but transforming the world, and transforming underprivileged communities around the world.

METHODS

The data collection method uses interviews with outlet supervisors and customers of Bank Syariah Indonesia (BSI), namely souvenir UMKM owners. The data analysis method used is descriptive analysis with a qualitative approach with the following stages:

1. Data reduction is a process of selecting, simplifying, and the transformation of raw data that emerges from written notes in the field. At this stage, the data obtained from customers and BSI is still global in nature regarding digital banking through mobile banking.
2. Triangulation, at this stage is analyzing the information obtained from the records that have been reduced to see the truth while looking for supporting data so that the results can be trusted. This stage uses interviews with informants and documentation obtained by customers and banks. In addition, information mining and observation about the role of digital banking for customers and banks through mobile banking in the economy in Indonesia.
3. Data presentation is a collection of information that is composed of triangulation stages and provides the possibility of drawing conclusions and taking action, both presentations in the form of tables and narratives in order to combine the information that is composed into an integrated form. At this stage, we have obtained an overview of the role of digital banking for customers and for banks through mobile banking in the economy in Indonesia.
4. Drawing Conclusions is the process of recording regularities, explanations of the causal flow of the data presentation process. Then the conclusions are verified during the research in other words before the final conclusion is made, it can be preceded by conclusions in the previous process. These temporary conclusions with an interactive model produce final conclusions that are competent with research propositions. This final stage produces conclusions that can answer the research objectives, namely analyzing the role of digital banking for customers and for banks through mobile banking in the economy in Indonesia.

The focus of this research is the role of digital banking for customers and for BSI through mobile banking in the Indonesian economy, namely:

1. Digitalization is a blessing for human life
2. Digitalization can improve people's welfare/ prosperity

These two things concern government policies contained in the constitution from the contents of the preamble to the 1945 Constitution with Pancasila, namely:

1. Promote general welfare
2. Advancing the intelligent life of the nation

Digital transformation efforts with digital banking through mobile banking will be able to advance public welfare and advance the intelligence of the nation, the ultimate goal of which is economic policy to improve the standard of living or level of public welfare.

(1)

RESULTS AND DISCUSSION

The results of interviews with informants, namely outlet supervisors and customers of Bank Syariah Indonesia (BSI) who own souvenir UMKM regarding the role of digital banking for customers and for BSI through mobile banking in the Indonesian economy are as follows.

Digitalization is a blessing for human life and can improve welfare/ prosperity of society

For Customers: Customers who own souvenir UMKM provide answers that provide many benefits that digital banking through mobile banking can provide convenience in transactions in various ways, namely, time, place, and cost. Customers do not need to come to the bank office to obtain information or make banking transactions. Even for some digital banking products, customers can transact for 24 hours using a laptop or mobile device such as a cell phone that can be carried anywhere as long as it is connected to the internet and/or SMS network. Customers also feel that mobile banking can encourage business development and growth. In addition, seen from the wide range of services, it can be accessed anytime and anywhere, allowing fast, efficient and effective business management. It is proven that orders for souvenir products are increasing, as in figure 2 quantity of souvenir orders increased from 75 pcs in 2018 to 1005 pcs in 2023. The development of information technology and BSI service systems has made mobile banking and internet banking the most important products and services that allow customers to transfer money efficiently.

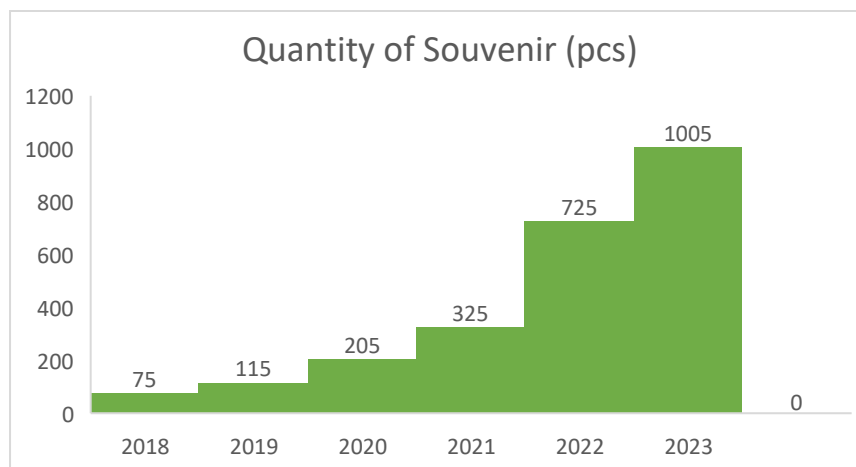


FIGURE 2. Quantity of orders The Souvenirs Owner

Basically, using technological devices allows communication to run smoothly both between customers and banks or vice versa and also between customers and customers or with other business partners. In other words, digital banking can provide convenience in transactions in terms of time, place, and cost. This is closely related to economic policy in Indonesia (Sudarto, 2021) explaining that the government policy contained in the constitution from the contents of the preamble to the 1945 Constitution with Pancasila is government intervention that prioritizes the implementation of market mechanisms whose principles do not harm the people.

1. Advancing the general welfare
2. Advancing the intelligent life of the nation

This explanation is in line with Hie's theory (2021) that digitalization is a blessing for human life, because it is in line with the digitalization process that brings dematerialization which causes demonetization. For example, if there are 4.5 billion people in the world, then the 4.5 billion people have the ability to enjoy things that previously could only be enjoyed by those who earn much higher than them. It can be said that they are now able to have smartphones with cheap credit that allows them to video chat with colleagues, can get to know and interact with famous people through Facebook or Twitter, and buy goods more cheaply through e-commerce.

The results of this study are also in line with research The Last Supper (2024) about the role of using digital banks and digital marketing in increasing MSME sales, revealed that the use of digital banks such as online banking services and banking applications has made it easier for MSMEs to carry out financial transactions, payments, and financial management efficiently. Meanwhile, digital marketing through online platforms such as social media, websites, and digital advertising has helped MSMEs expand their market reach, increase visibility, and increase sales. They are advised to try various strategies and services, and monitor their performance regularly to identify what works and what needs to be improved, but Septariani's research does not discuss the role of banks and is not linked to the economy in Indonesia.

For Banks: BSI provides the answer that digital banking increases commission-based income (fee-based income) which is a profit obtained from transaction results or other bank services, namely spread based. It can also be interpreted as part of other activities carried out by the bank besides collecting and distributing money. The goal is to be able to support and facilitate the two main activities. Besides that digital banking can reduce operational costs when compared to transaction services through relatively large branch offices to pay employees, building rent, security, electricity, and others. In addition, digital banking is a technological development that can encourage the realization of a less cash society. Less cash society is a lifestyle that uses transaction media or electronic money in transactions so that there is no need to carry physical money. Less cash society can improve a fast, safe, and efficient payment system, to accelerate the turnover of economic activity and the stability of the financial system. Digital banking that continues to develop will support each other, and are interconnected with each other to improve the quality of service.

As explained in the previous discussion, namely the role of customers, the role of banks is also closely related to economic policy in Indonesia (Sudarto, 2021) explains that the government policy contained in the constitution from

the contents of the preamble to the 1945 Constitution with its Pancasila is government intervention that prioritizes the implementation of market mechanisms whose principles do not harm the people.

- (1) Advancing the general welfare
- (2) Advancing the intelligent life of the nation

The presentation is in line with the theory (Tampubolon, 2015) which states that Less cash society in addition to being able to improve a fast, safe, and efficient payment system, to accelerate the turnover of economic activity and the stability of the financial system, can also prevent criminal acts and money laundering. When viewed from a strategic perspective, digital banking will have wider inclusion reaching every individual.

The results of this study are also in line with Ayunita's (2024) research on the role of the Indonesian Islamic banking system in driving economic and business growth in the digital era, stating that digital banking plays a vital role in strengthening the local economy by acting as a business partner, stockbroker, Supplier and wholesaler of goods and services tailored to the specific needs of customers. Customers no longer need to come to a bank branch because the Indonesian Islamic Banking Management Information System (BSI) allows customers to access information and services according to their preferences. BSI contributes significantly to economic development by strengthening and collaborating with MSME entrepreneurs to support government initiatives aimed at reducing poverty.

CONCLUSIONS

The role of digital banking through mobile banking in the economy is to be a blessing for human life and can increase the welfare/ prosperity of society:

For Customer (MSME owners) that is:

1. Providing ease of transactions in terms of time, place and costs because customers do not need to go to a bank office to obtain information or make banking transactions.
2. Providing a wide range of services, accessible anytime and anywhere,
3. Enables fast, efficient and effective business management.
4. Encouraging business development and growth , it is proven that orders for souvenir products are increasing.

For Bank (BSI), namely:

1. Reduces operational costs when compared to transaction services through relatively large branch offices to pay for office operations.
2. Encouraging the realization of a less cash society , namely a lifestyle that uses transaction media or electronic money in transactions so that there is no need to carry physical money and can improve the quality of service.

In this way, these two roles can advance general welfare/prosperity and advance the intelligence of a better quality of life for the nation and support the Indonesian economy

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