

Optimizing the Use of Mobile Banking Service Systems in Attracting Customer Interest at PT Bank Syariah Indonesia

Hasna Zahira¹, Muhamad Zen², Zainal Arif³

¹Bank Syariah Indonesia, Bogor, Indonesia (Email: hasnazahira38@gmail.com)

²UIN Syarif Hidayatullah, Jakarta Indonesia (Email: zen@uinjkt.ac.id)

³Universitas Muhammadiyah Tangerang (Email: zarifpambon@gmail.com)

ABSTRACT

This research aims to determine the optimization of the use of the mobile banking service system in attracting customers' interest. Then, to find out the optimization process carried out by PT Bank Syariah Indonesia KCP Bogor Cileungsi Metland in the m-banking service system to attract customers to use it and the obstacles that arise. There is a solution to it. This study uses qualitative methods with descriptive analysis techniques to collect and find data through observation, interviews, documentation, websites, and books to obtain information and evidence in the research process. As a result, this study received results regarding optimizing the use of the mobile banking service system to attract these customers' interest by introducing more details to customers when opening accounts or other transactions. Then, promote well with advertisements, social media, and other exciting promotions. In addition, the constraints and solutions made by PT Bank Syariah Indonesia KCP Bogor Cileungsi Metland in optimizing the use of mobile banking are usually related to offline applications and depositing funds. The key is to make a report to the nearest branch and notify in detail about the problem until the customer understands.

Keywords: mobile banking service systems, customers' interest, bank syariah indonesia.

INTRODUCTION

One of the things that can distinguish one bank from another is related to improving the service quality. It is used to attract customers. In this modern era, information technology supports the operational success of financial institutions, including banks. The reliability of a bank in the future is determined by how efficient it is in operating and providing services that can revive the company. According to Nelwan (2021), almost 61% of internet customers in Southeast Asia choose to be connected with a mobile phone. It is explained in the Financial Services Authority Regulation No.12/POJK.03/2018 of 2018, concerning the Implementation of Digital Banking Services by Commercial Banks, it is explained that part of digital banking is mobile banking.

Mobile banking is one of the most attractive solutions. In Indonesia, this is part of innovation in the global era. Types of mobile banking services such as fund transfers, balance information, account mutations, payments, purchases, and other services. Digital mobile banking services provided by banks have the most crucial benefit, namely the possibility of using their services wherever and whenever they want (Nicolleti, 2014). Several things are driving factors for someone interested in mobile banking; namely, it is

faster, more convenient, easier, and cheaper. The purpose of making mobile banking is to be comfortable and make it easier for customers to carry out financial transactions that are not limited by time and place. Banks that use electronic banking services, especially mobile banking, must carry out service improvements every period in the use of the application so that its use is more optimal.

In Indonesia, there are already many Islamic banks, one of which is BSI, a new bank that was present in February 2021 yesterday, the result of the merger of three state-owned Islamic banks. It has a service product called BSI Mobile. BSI mobile is an application/system where customers only use smartphones and the internet network to make purchase/payment transactions and do not need to go to an ATM for transactions (Indonesia, 2021). With BSI Mobile, it becomes easy to manage finances. It is one of the most significant fee-based income contributors at the Metland company. As an illustration, from January-June 2021, BSI Mobile users reached Rp. 41.99 trillion. The use of BSI Mobile has exceeded 2 million users (Sidik, 2021). When facing migration, customers should switch to mobile banking, which has experienced a drastic increase and decrease. In this case, the staff of Bank Syariah Indonesia has made efforts to overcome these problems. Thus, customers are aggressively using the mobile banking service system without coming to the branch and without the buildup of queues.

Optimization is the search for the best solution to the problem. If the goal of optimization or optimization is to maximize profits, it is not only about the highest profit but the other way around (Siringoringi, 2005). So, optimization is achieving the ideal results or benchmarks that lead to achieving a goal or tracking the best available values for a particular function in a context. There are several components that optimization has (Pratama, 2021). First, the objectives: (1) minimize distance, time, cost, and the like, (2) maximize efforts to gain, benefit, usability, and the like. Second, decision alternatives, namely: efforts to achieve goals, are carried out as solutions.

It is following related to the system concept. According to Jogianto, the system is a combination of connected components to obtain a goal. The procedure usually describes natural conditions, be it people, objects, places, and so on (Hutahaeon, 2015). According to Robert G. Murdick, the system is a set of elements forming a procedure/chart of processing activities that have a common goal of operating data or goods at a particular time to produce certain information, energy, or goods (Yulia Djahir, 2014). So the system is a collection, combination, a set of components/elements that form a chart of the results of these elements to achieve a goal, be it information, energy, or specific goods.

According to Philip Kotler, service is an activity or benefit offered from a party to a party that is essentially intangible and does not result in ownership of something (Bob Sabran, 2009). According to Endar Sugiarto, service is an action taken to meet the needs of others (consumers, customers, guests, clients, patients, passengers, and others). The level of satisfaction can only be felt by those who serve and those who are fit (Sugiarto, 2002). From the explanation above, a service/service is an activity and an action taken by one party to another. It is done without any form and ownership to meet the parties' needs. It also requires service and gratification based on the person served.

Mobile banking is a combination of information technology and business applications. Mobile banking allows customers to be served 24 hours a day without going to the bank for personal transactions (Nurastuti, 2011). Mobile banking is a banking service accessed directly through GSM (Global for Mobile Communication). Mobile

banking is also using CDMA mobile phone networks using data services provided by cellular phone operators. For example Indosat, Telkomsel, and other operators (Supriyono, 2011). So what is meant by mobile banking, according to the author, is a service provided by banks that fall into the e-channel category that can facilitate access to obtain information and transact online in a short time using an internet quota of 24 hours. Mobile banking has various benefits. First, it makes it easier for customers to complete transactions and payments with the care of saving the shortest possible time. Second, there is no need to spend a lot of money to go to the branch, but only by using the internet quota, all transactions and payments are completed. Third, simple screen display and transaction instructions. Fourth, the risk of fraud is reduced because of the automatic SMS if a transaction has been made.

Several factors encourage customers to be interested in using mobile banking. First, convenience means that customers don't need a significant effort to use the technology system. They don't need to bother using it (Widjaja, 2010). Second, security means that a person/customer will trust to provide their data to use the mobile banking system because it is equipped with double protection, which makes customers trust to use it (Lee, 2009). Third, convenience here means that customers can access mobile banking anytime and anywhere when banking. Then, it does not need to come directly to the nearest banking branch office or ATM (Automated Teller Machine), which generally has to queue first when doing banking transactions (Benyamin Molan, 1997).

Interest is an impulse from within a person or a factor that causes interest or attention effectively, which causes the choice of an object or activity that is profitable, fun, and over time will bring satisfaction to him (Susanto, 2013). Interest is a sense of preference and interest in a thing or activity without anyone telling. Interest is the acceptance of a relationship between oneself and something outside oneself (Slameto, 2010). Therefore, interest is an attitude that arises from within a person towards a chosen and profitable object based on likes and feelings of interest, which will later lead to a sense of satisfaction.

Interest has several characteristics: paying attention to the object of interest without coercion, consciously and voluntarily, feeling happy about something that grabs the heart, being consistent, never giving up on searching, and being beneficial to them. According to the Law of the Republic of Indonesia, Number 10 of 1998 concerning Banking, Article 1 Paragraph 16 and Paragraph 17 explain that customers are parties who use bank services. Djaslim Saladin revealed in his book that a customer is a person or body who has an account with a bank in the form of a savings or loan account (Saladin, 1994). Komaruddin said that customers are people or institutions/companies that have banking products in deposits, savings, checking accounts, or others in a bank (Komaruddin, 1994). Therefore, a customer is someone who uses the product/facility provided by the bank, either by collecting funds or distributing the funds.

Islamic banks are defined as banks that use Islamic/sharia principles in their operations by using the introductory provisions of the Qur'an and Hadith (Andrianto, 2019). Islamic banking is a financial institution that runs according to its function as a media intermediary for raising funds and distributing financing using sharia principles to the public. It has an orientation to achieve people's welfare and is free from bank interest (Arif, 2012). So, in conclusion, Islamic banks are institutional bodies whose operational activities use Islamic/Sharia law with no bank interest and the existence of a contract.

METHOD

The research method used in this study is qualitative. According to Moleong, qualitative research methodology is a research procedure that produces descriptive data in written or spoken words from people and observed behavior.

RESULT AND DISCUSSION

Optimizing the Use of the Mobile Banking Service System

In optimizing the use of the mobile banking service system, some features are of interest to customers. First, the main display at the bottom of BSI Mobile is a complete homepage. The various components in this application are Account info, Transfer, Pay, Buy, Islamic Services, Ziswaf Sharing, E-mas, Favorites, Cash Withdrawal, Open Account, Top Up eWallet, E-Commerce, Financing. In addition to the veranda at the bottom of the main display, there is also a mosque symbol. A prayer time reminder, Hijri calendar, and Qibla direction make it easier for customers when they are traveling anywhere.

Next, the last one in the main menu bar at the bottom is the Customer Care Menu feature. It features Call Center, Register and Reporting, and Chat Aisya (Automatic Chat). Then, at the top of the BSI, the Mobile application bar is an information feature about Bank Syariah Indonesia, starting from security, promotions, important days, etc. Then in the upper right corner, there is a green light symbol which means the transaction can be done (online), while if the red color shows the marketing is offline, the middle one is for QRIS, and the left one is for the inbox. Next, the three lines on the left are with the Home feature category, Account info, Transfer, Financing, Purchase, QRIS, Open Account, Inbox, Card Management, Exchange and Gold Info, Limit Information, Activation, Request Activation Code, Password Setting, Change PIN, Change Language, Email, Settings My Menu, About Application, LogOut. Finally, there is a MenuKu feature in the lower right corner to create an alternative (shortcut) menu in BSI Mobile. So this menu is a custom menu according to transactions often used.

From the data that has been obtained, a customer has reasons for being interested and interested in using mobile banking. It is due to the ease and flexibility in transactions. In addition, there is security that can be accessed whenever and wherever they want for 24 hours. In the end, this provides a secure system that safeguards the personal data of its customers. From here, mobile banking has become a daily necessity that makes it easier for customers, not complicating their customers' work.

Several efforts have been made to optimize the use of the mobile banking service system so that customers are interested and willing. First, introduce BSI Mobile products at the time of account opening. Customer Service (Crossselling) will introduce and explain the functions and uses of BSI Mobile. Then promote through social media such as Instagram, WhatsApp, links/websites, dancing promos such as cashback and discounts. Finally, bring in many customers by attracting customers. You will get a gratuity with the KODE-in Aja program, which invites customers to open an account with BSI Mobile, which invites you to get Rp. 20,000, and those who are invited get Rp. 10,000 by entering a referral code and getting cash back.

Second, always conduct evaluations by the center and improve several features by upgrading to the latest version, making it easier for customers to use the BSI Mobile. After tracing, the average number of customers interested in using BSI Mobile is because they can make transfers and make payments and purchases anywhere and anytime without going to the nearest ATM and branch. Especially in this era of covid, which requires everything online to comply with government procedures and regulations, banks also limit transactions so that there is no accumulation of customers because they are required to keep their distance. In addition, the bank is aggressively promoting and introducing BSI Mobile products through social media, banners in front of the office, and advertisements. With attractive promos and programs, especially related to transaction restrictions due to covid, which requires customers to transact online, it makes customers interested in using it.

There are also obstacles in the process of using the Mobile Banking Service System at PT BSI KCP Bogor, Cileungsi Metland. In optimizing this mobile banking service, several obstacles occur. Obstacles like this can be a misunderstanding between the customer and the bank. Constraints are usually related to transactions that suddenly go offline or red networks that can hinder transactions quickly and require coming to the nearest ATM or branch. In addition, another obstacle is that the mobile banking balance in mobile banking is sometimes different from the balance in the account book. There are also feature constraints that suddenly cannot be used, even to logging out of the application. However, it is a must for companies that want to become the Global Top Ten. Therefore, there are efforts or solutions made by BSI Metland if there are obstacles to its use. It provides a detailed explanation regarding these obstacles, having an internet network or SIM Card. It has a stable network capacity; using a sophisticated smartphone or having RAM above 2 GB makes it easier to access the application, and there is no more server error.

Based on the description above, optimizing the mobile banking service system at BSI KCP Bogor Cileungsi Metland has not fully accommodated several system barriers because it only carries them out. At the same time, BSI Metland only provides detailed explanations to customers to avoid misunderstandings. Even though this happens, BSI Metland continues to promote and introduce BSI Mobile products to its customers so that customers can be interested and interested in using them. From the explanation above, the Mobile Banking service system provided by BSI Mobile KCP Bogor Cileungsi Metland is quite good. However, there are several obstacles, such as failed transfers, BSI Offline network, etc. However, customers are not too worried about this, but customers are happy with the service. Universally, this service can attract customers to use the products owned by PT BSI KCP Bogor Cileungsi Metland.

CONCLUSION

PT BSI KCP Bogor Cileungsi Metland has made various efforts to attract its customers to use the company's products by introducing them to customers. First, by introducing BSI Mobile products to their customers at the time of account opening, Customer Service will introduce and explain the functions and uses of BSI Mobile. Second, promoting these products through social media in Instagram, WhatsApp, links/websites, cross-selling, advertisements on television, social media, or banners displayed in every branch office, sponsoring events, or funding agencies. In addition, conducting attractive promotions such as cashback, getting BSI souvenirs, providing an

offer free of admin fees to attract prospective customers, and finally, by attracting customers, if you bring a lot of customers, you will get a gratuity.

After tracing, the average number of customers interested in using BSI Mobile is because they can make transfers and make payments and purchases anywhere and anytime without going to the nearest ATM and branch. Transfer, balance check, payment, and buying features for daily needs are favorite features that attract customers and are very interested in these features. In addition to making it easier for customers, several obstacles become misunderstandings between customers and the bank, usually regarding transactions that suddenly go offline and fail. Mobile banking suddenly cannot be used, even logging out of the application. Apart from the obstacles faced in optimizing mobile banking services, namely: Providing explanations to customers and making reports, providing super detailed understanding to customers to maintain company quality, giving trust to customers so that customers feel comfortable with mobile banking services.

Based on the description above in optimizing the mobile banking service system at BSI KCP, Bogor Cileungsi Metland has not fully accommodated several system barriers because it only carries them out. At the same time, BSI Metland only provides detailed explanations to customers to avoid misunderstandings. However, even though this happens, BSI Metland continues to promote and introduce BSI Mobile products because of the ease, convenience, and safety of their use to their customers. Therefore, customers can be interested and interested in using them.

REFERENCE

- Andrianto, M. A. (2019). *Manajemen Bank Syariah (Implementasi Teori dan Praktik)*. Surabaya: Qiara Media.
- Arif, M. N. (2012). *Lembaga Keuangan Syariah Suatu Kajian Teoritis Praktis*. Bandung: CV Pustaka Setia.
- Benyamin Molan, A. S. (1997). *Dasar-dasar pemasaran /Philip Kotler, Gary Armstrong*. Jakarta: Prenhalindo.
- Bob Sabran, A. M. (2009). *Manajemen Pemasaran / Philip Kotler, Kevin Lane Keller*. Jakarta: Erlangga.
- Dictionaries, O. (-). *Oxford Learners Pocket English Dictionaries*. Oxford: Oxford University Press.
- Hutahaeen, J. (2015). *Konsep Dasar Sistem*,. Yogyakarta: Deepublish.
- Indonesia, B. S. (2021, 10 08). *Produk dan Layanan Digital Banking*. Retrieved from BSI Mobile:https://www.bankbsi.co.id/produk&layanan/digital_banking/1618286255bsi-mobil
- Komaruddin. (1994). *Kamus Perbankan*. Jakarta: CV. Rajawali.
- Lee. (2009). *Pengantar Manajemen*. Jakarta: Salemba Empat.

Nelwan, J. Z. (2021). Layanan Internet Banking dan Mobile Banking di Bank KB Bukopin. Bandung: Media Sains Indonesia.

Nicolleti, B. (2014). Mobile Banking Evolution or Revolution? 1st edition. Italy: Palgrave Macmillan.

Nurastuti, W. (2011). Teknologi Perbankan. Yogyakarta: Graha Ilmu.

Pratama, G. P. (2021). Optimalisasi Pembiayaan Murabahah dalam Pengembangan Usaha Mikro pada Bank BRISyariah KCP Jakarta Serpong. Jakarta: UIN Syarif Hidayatullah.

Saladin, D. (1994). Dasar-dasar Manajemen Pemasaran Bank. Jakarta: CV Rajawali.

Sidik, S. (2021, 10 06). Negara Ini, Mobile Banking Bank Syariah Indonesia Melesat 98%. Retrieved from CNBC Indonesia: <https://www.cnbcindonesia.com/syariah/20210823140844-29-270488/negara-in>

Siringoringi, H. (2005). Pemrograman Linier : Seri Teknik Riset Operasi. Yogyakarta: Graha Ilmu.

Slameto. (2010). Belajar dan Faktor-Faktor yang Mempengaruhinya. Bandung: Rineka Cipta.

Sugiarto, E. (2002). Psikologi Pelayanan dalam Industri Jasa. Jakarta: Gramedia Pustaka Utama.

Supriyono, M. (2011). Buku Pintar Perbankan. Yogyakarta : Andi.

Susanto, A. (2013). Teori Belajar dan Pembelajaran di Sekolah Dasar. Jakarta: Kencana.

Widjaja. (2010). Komunikasi: Komunikasi Dan Hubungan Masyarakat. Jakarta: Bumi Aksara.

Yulia djahir, D. P. (2014). Bahan Ajar Sistem Informasi Manajemen. Yogyakarta: Deepublish.