

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

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ABSTRACT

This research aims to determine the optimization of the use of the mobile banking service system in attracting customers' interest. Then, this research aims 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 mobile banking are usually related to offline applications and depositing funds. The key is to make a report to the nearest branch and notify them 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. A bank's future reliability 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 factors are driving factors for someone interested in mobile banking: it is faster, more convenient, easier, and cheaper. Mobile banking aims 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 using the application to optimise its use.

In Indonesia, there are already many Islamic banks, one of which is BSI, a new bank that was present in February 2021 yesterday due to 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 purchases/payments 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 to June 2021, BSI Mobile users reached IDR41.99 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 tried 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. Optimization has several components (Pratama, 2021). First, the objectives are to (1) minimize distance, time, cost, and the like and (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 related to the system concept: According to Jogianto, the system combines connected components to obtain a goal. The procedure describes natural conditions, people, objects, and places (Hutahaean, 2015). According to Robert G. Murdick, the system is a set of elements forming a procedure/chart of processing activities with the common goal of operating data or goods at a particular time to produce certain information, energy, or goods (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 service accessed directly through GSM (Global for Mobile Communication). Mobile banking also uses CDMA mobile phone networks and 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 falls 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 while saving the shortest possible time. Second, there is no need to spend much money to go to the branch, but only by using the internet quota are all transactions and payments 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 customers can use the technology system without a significant effort. They do not 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 means customers can access mobile banking anytime and anywhere when banking. Then, it can come from the nearest banking branch office or ATM (Automated Teller Machine), which generally has to queue first when doing banking transactions (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 (Susanto, 2013). Interest is a sense of preference and interest in a thing or activity without anyone telling. Interest is accepting a relationship between oneself and something outside oneself (Slameto, 2010). Therefore, interest is an attitude 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 with banking products in deposits, savings, checking accounts, or others (Komaruddin, 1994).

Therefore, a customer uses the product/facility the bank provides, either by collecting 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 to the public using Sharia principles. It aims 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 behaviour.

RESULT AND DISCUSSION

Optimizing the Use of the Mobile Banking Service System

In optimizing the use of the mobile banking service system, some feature interest customers. First, the main display at the bottom of BSI Mobile is a complete homepage. The various components of this application are Account info, Transfer, Pay, Buy, Islamic Services, Ziswaf Sharing, E-mas, Favorites, Cash Withdrawal, Open Account, Top Up eWallet, E-Commerce, and 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 travelling anywhere.

The last one in the main menu bar at the bottom is the Customer Care Menu feature. It features a 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, and important days. Then, in the upper right corner, there is a green light symbol, which means the transaction can be done (online), while if the red colour 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, a MenuKu feature in the lower right corner creates an alternative (shortcut) menu in BSI Mobile. So, this menu is a custom menu according to often-used transactions.

From the data obtained, a customer has reasons for being interested and interested in using mobile banking. This is due to the ease and flexibility of transactions. In addition, security can be accessed whenever and wherever they want for 24 hours. Ultimately, this provides a secure system that safeguards its customers' data. From here, mobile banking

has become a daily necessity that makes it easier for customers, keeping their customers' work simple.

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, and 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 IDR20,000, and those who are invited get IDR10,000 by entering a referral code and getting cash back.

Second, always conduct evaluations by the centre 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 are interested in using BSI Mobile because they can make transfers, payments, and purchases anywhere and anytime without going to the nearest ATM and branch. Especially in this era of COVID-19, 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-19, which require customers to transact online, customers are interested in using them.

There are also obstacles to using the Mobile Banking Service System at PT BSI KCP Bogor, Cileungsi Metland. Several obstacles occur in optimizing this mobile banking service. 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. Another obstacle is that the mobile banking balance sometimes differs from the account book's balance. There are also feature constraints that suddenly cannot be used, even when logging out of the application. However, it is necessary for companies wanting 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, such as 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 are no more server errors.

Based on the description above, optimizing the mobile banking service system at BSI KCP Bogor Cileungsi Metland has yet to fully accommodate 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, several obstacles exist, such as failed transfers and the BSI Offline network. However, customers are not too worried about this and 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 during account opening, Customer Service will introduce and explain the functions and uses of BSI Mobile. You were 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 a 63 offer free of admin fees to attract prospective customers, and finally, by attracting customers, if you bring many customers, you will get a gratuity.

After tracing, the average number of customers are interested in using BSI Mobile because they can make transfers, 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 favourite features that attract customers, and they 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 when 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, and 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.

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