

Inovasi Bank Syariah Indonesia Dalam Peningkatan Minat Nasabah Untuk Menabung Di Lembaga Keuangan Syariah

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Article Info	Abstract
Article history: Published: June 23, 2023 Page: 115-128	<p>Saat ini <i>internet banking</i> menjadi perhatian utama dan senjata yang revolusioner strategis operasional bank, untuk <i>mendelivery</i> maupun untuk persaingan antar bank. <i>Online banking</i> diperkenalkan sebagai <i>channel</i> dimana nasabah bank dapat melakukan aktivitas finansial perbankan secara elektronik melalui <i>website</i> bank.</p> <p>Pendekatan yang digunakan dalam penelitian ini adalah menggunakan pendekatan kualitatif dengan menggunakan jenis penelitian <i>Life History</i> (pengalaman kisah hidup) dimana penelitian ini menitik beratkan kepada fenomena-fenomena yang terjadi di lapangan dalam situasi tertentu.</p> <p>Hasil dari penelitian ini adalah <i>Internet Banking</i> memiliki beberapa kemudahan dalam melakukan transaksi yang diantaranya adalah Informasi Rekening, Informasi Saldo, Mutasi Rekening, Transfer Dana, Transfer Antar Rek, Transfer Ke Bang Lain, Transaksi Terjadwal, Tambah Transfer Dan Lihat Status sehingga kemudahan-kemudahan yang dimiliki oleh aplikasi ini memiliki pengaruh sangat signifikan dalam minat para nasabah.</p> <p><i>Today internet banking is a major concern and a revolutionary weapon of strategic bank operations, for mendelivery as well as for interbank competition. Online banking was introduced as a channel where bank customers can conduct banking financial activities electronically through the bank's website.</i></p> <p><i>The approach used in this research is to use a qualitative approach using a type of Life History research (life story experience) where this research focuses on phenomena that occur in the field in certain situations.</i></p> <p><i>The result of this study is that Internet Banking has several conveniences in making transactions, including Account Information, Balance Information, Account Mutation, Fund Transfer, Transfer Between Rek, Transfer To Bang Lain, Scheduled Transaksi, Add Transfer And View Status so that</i></p>

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the conveniences possessed by this application have a very significant influence on the interests of customers.

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Background of the problem

In this era of globalization, Indonesia continues to develop in the field of public transportation services by using a modern payment system using electric money, in collaboration with several private banks in Indonesia that issue electric money in the form of an E-Money Card. The development of internet technology was adopted by the banking industry to develop services. This opportunity is used by banks in Indonesia, both state and private banks, because internet media is an innovation that provides opportunities and challenges in its development.

Currently, internet banking is a major concern and a revolutionary strategic weapon for bank operations, for delivery as well as for competition between banks. Online banking was introduced as a channel where bank customers can perform banking financial activities electronically through the bank's website (<https://www.bankbsi.co.id>).

The development of the banking world, which is accompanied by growing public interest in the services offered by banking, is increasingly encouraging. One

aspect of the development of the banking world is basically marked by the existence of various programs and services offered to banking itself, such as: ease of transactions, offering modern technology so that people have many choices in using these services quickly, precisely and accurately. efficient. For the people of the banking world, it is a necessity and a partner in carrying out every transaction that is needed. For business players in the banking world, it is the blood that cannot be separated in every step of the way, those who play a role in collecting and distributing existing funds.

The volume of digital channel transactions of PT Bank Syariah Indonesia Tbk. (BSI) grew significantly during the first quarter of 2021. The value until March 2021 had already reached Rp40.85 trillion, with the largest contribution coming from transactions through the BSI Mobile service, which rose 82.53% year-on-year (yoy). During January-March 2021, the transaction volume at BSI Mobile reached Rp. 17.3 trillion. The accumulated transactions from the platform reached 14.65 million, grew 72.35% yoy (<https://www.bankbsi.co.id>).

In general, the increase in transaction volume through BSI's digital banking channel until March 2021 rose 43.3% yoy. Apart from being contributed by BSI Mobile transactions (42%), this increase was also supported by customer activities on internet banking channels (24%); debit/credit card (17%); and ATM (14%) (<https://www.bankbsi.co.id>).

This large number emerged, one of which was driven by an increase in customer transactions during the Covid-19 pandemic. President Director of BSI Hery Gunardi said, as a super app, BSI Mobile provides not only banking services or financial transactions but also activities related to customers' daily lifestyles.

BSI Mobile presents a series of solutions to make it easier for customers, including the online account opening feature; ease of transactions for customers through transfer features, online shopping, QRIS transactions, top up credit, buy electricity tokens, top up e-wallet, and school payments. BSI Mobile also features BSI E-Mas Savings products and also Pawn Gold via Online.

BSI Mobile also provides payment facilities for Zakat, Infaq, Alms and Waqf (ZISWAF), so it is hoped that BSI Mobile is not only a financial friend who helps financial management, but also a social

friend who makes it easy to share with others, and a spiritual friend who invites customers to improve spiritually.

At the momentum of Ramadan this year, BSI is also socializing the use of QRIS to the public as one of the ZISWAF payment instruments. The largest increase in transaction volume was recorded by QRIS, which was 5182% yoy to Rp4.7 billion. With this QRIS, it is hoped that it can support the development of a halal ecosystem (<https://www.bankbsi.co.id>).

From the various services offered by the banking world, there are many advantages that are obtained by both parties, either from the banking sector or from the customer itself, even today many banks provide many advantages for banks and customers, namely with the ease of services provided by banks. to customers and some business users (<https://biz.kompas.com/read>).

The more services offered by banks to their customers, the more profits and customer confidence in the banking world. This completeness is determined by a bank's capital and the bank's readiness to provide human resources (HR) who are capable of carrying out the duties of a bank. banking sector, besides that, it is also supported by services that are easy and effective in conducting transactions (Kasmir: 36-39.

2015). In the current reform era, many business people or consumers prioritize convenience in everything they do, especially when conducting transactions with various kinds of convenience, such as flexibility, efficiency and simplicity. In reality, this is a big challenge for banks to innovate and be creative and can pamper their consumers (Riswandi, 119: 2005).

With technology that continues to evolve, which makes the banking industry, the majority of banks have begun to shift the roles and functions of physical branches (brick channels) such as ATMs (Automatic Teller Machines), EDC (Electronic Data Capture), as well as non-electronic service media. -physical such as Internet Banking and SMS Banking.

With the above background the author is interested in raising a title of Islamic Financial Institution Innovation in Providing Services to Customers (Analytical Study on Internet Banking Utilization in Bsi, Bondowoso Regency).

Literature review

Adil Setiawan, Muhammad Ryan Darmala and Nur Fadhila Amri. 2020. The Influence of Internet Banking and Digital Marketing on the Financial Performance of Bank BNI Syariah Makassar. National

Accredited Mirai Management Journal e-ISSN : 2597 - 4084, Volume 5 No.1 2020.

The purpose of this study was to determine how the influence of Internet Banking and Digital Marketing on the Financial Performance of BNI Syariah Makassar Bank. The data used in this study was obtained from the Financial Statements at PT Bank BNI Syariah Makassar in 2016-2018. The results of this study indicate that the Internet Banking variable has a significant effect on Financial Performance at BNI Syariah Bank. While the Digital Marketing variable has no significant effect on Financial Performance at Bank BNI Syariah Makassar. And of the two Internet Banking and Digital Marketing variables that have a dominant influence on the Financial Performance of BNI Syariah Makassar Bank, namely the Internet Banking variable. Simultaneously, the Internet Banking and Digital Marketing variables have a significant effect on the Financial Performance of BNI Syariah Makassar Bank.

The similarity between previous research and this research lies in the effect of internet banking services on customer interest and satisfaction with the services provided by banking financial institutions, so that many customers are interested and entrust their funds to banking. While the

difference is in the object, research methodology and research location used, so it can be predicted that there are more similarities between this study and previous research.

Novera Dwi Nurhayati, 2020. Thesis on the Effect of Knowledge, Risk and Ease on Customer Interest in Using Internet Banking (Case Study of BRI Syariah Bank Madiun Branch Office Customers).

According to Bank Indonesia, internet banking is one of the bank services that allows customers to obtain information, communicate and perform banking transactions through the internet network. The interest of customers of Bank BRI Syariah Madiun Branch Office to use internet banking is less because most of them do not know about internet banking. Customers are more interested in mobile BRIS or BRIS Online than internet banking. The high and complicated risk is the reason customers do not use the existing facilities. Based on these problems, the research was conducted to determine the effect of knowledge, risk, convenience on customer interest in using internet banking at Bank BRI Syariah Madiun Branch Office. This study uses a quantitative approach. The population of this research is the customers of Bank BRI Syariah Madiun Branch Office with a sample of 97 people. The variables in

this study consisted of knowledge (X1), risk (X2), convenience (X3) as the independent variable and customer interest (Y) as the dependent variable. Data analysis used is validity, reliability, simple linear regression, multiple linear regression, t test, F test and coefficient of determination. From the results of data analysis, it can be concluded that the knowledge variable has an effect on customer interest in using internet banking at Bank BRI Syariah Madiun Branch Office. The risk variable has no effect on customer interest in using internet banking at Bank BRI Syariah Madiun Branch Office. The convenience variable has an effect on customer interest in using internet banking at BRI Syariah Bank Madiun Branch Office, as well as knowledge, risk and convenience variables simultaneously affect customer interest in using internet banking at BRI Syariah Madiun Branch Office. These results indicate that Bank BRI Syariah Madiun Branch Office can start to improve ease of use and minimize risks that may occur in the use of internet banking. In addition, it is also important to provide knowledge to customers in order to introduce existing facilities which in turn can increase customer interest at Bank BRI Syariah Madiun Branch Office in using internet banking.

The similarity between previous research and this research lies in the effect of internet banking services on customer interest and satisfaction with the services provided by banking financial institutions, so that many customers are interested and entrust their funds to banking because convenience and satisfaction are prioritized by Islamic banking financial institutions. . Meanwhile, the difference in this research is in the emphasis presented and the research methodology used. The emphasis of the exposure, namely in previous research, is more on the benefits and risks of internet banking at the banking financial institution.

Fitra Yusufani, 2018. Thesis on Responsibilities of Banks to Customers for Internet Banking Services (Study at Bank Bri Syariah Medan Branch).

Technological advances in the era of globalization have an impact on banking activities, the presence of internet banking services as an alternative media in providing convenience for customers to transact via internet banking is inseparable from the various risks that occur in the internet banking service. In writing the thesis about the responsibility of the bank to customers for internet banking services at BRI Syariah banks, there are several problem formulations, which discuss the legal character of the agreement for making

internet banking services at BRI Syariah banks, how are the responsibilities and legal protections provided by BRI Syariah banks towards customers and what efforts are being made by BRI Syariah Bank to minimize the risks that occur in internet banking services. The method used is normative legal research and empirical legal research and this research is descriptive. Sources of data used in this method are primary materials and secondary materials. Data collection techniques used in this research are literature study and interviews. The results of the research on the responsibility for internet banking services at the Medan branch of BRI Syariah bank to customers that the legal character of the agreement for making internet banking services at BRI Syariah banks includes written agreements, standard agreements, trust agreements, power of attorney agreements and are binding made and agreed upon by the bank and the customer, the form of responsibility and legal protection provided by the BRI Syariah bank to its customers is in accordance with the applicable law but at this time there is no law that regulates directly related to internet banking, but this This is related to the Banking Law, Bank Indonesia Regulation, Consumer Protection Act, Law on Information and Electronic Transactions,

Law on Telecommunications and other laws and regulations, efforts made by BRI Syariah bank to minimize risks that occur in internet banking services by implementing several policies such as privacy policies and security policies and informing customers to always maintain data confidentiality.

The similarity between previous research and this research lies in the effect of internet banking services on customer interest and satisfaction with the services provided by banking financial institutions, so that many customers are interested and entrust their funds to banking because convenience and satisfaction are prioritized by Islamic banking financial institutions. . While the difference is the location of the research and the object of research conducted in previous studies.

Research methodology

The approach used in this research is to use a qualitative approach using the type of Life History research (life story experience) where this research focuses on the phenomena that occur in the field in certain situations.

Qualitative methods are used to examine, describe, describe something using the language that has been chosen by the researcher so that it is easily understood by the reader when understanding the content of the study well. Qualitative research also aims to understand the phenomena found in

the field based on existing facts (Lexy, 157: 2010).

Discussion and Results

Islamic Banking in its Innovation

Concept

Islamic banking is all that concerns Islamic banks and special Islamic units, including institutional business training, as well as the ways and cycles of conducting their business exercises (Law No. 21 of 2008 concerning Islamic Banking). Islamic banks are banks that complete their business training by looking at sharia standards. Sharia standards are Islamic regulatory standards in financial practice considering the fatwas given by institutions that have experts in deciding fatwas in the field of Sharia (Financial Services Authority 2016). The Islamic finance industry has innate normal attributes in the financial business, to be administratively elevated industry specific, and industry in terms of trustworthiness.

The Islamic financial framework in Indonesia is carried out by setting standards for benefit sharing, with a focus on the value of harmony, ukhuwah, and reluctance to speculative components in any exchange (Alamsyah 2012). In completing the Islamic bank business exercise by referring to sharia standards, the majority of government finance rules, and wise rules (Financial

Services Authority 2017). Business exercises completed by Islamic banks must not contain *riba*, *maisir*, *gharar*, *haram*, and oppressive components (according to sharia standards), must contain equity, partnership, correspondence and convenience values (monetary majority rule system).

As Islamic monetary organizations, Islamic banks play a dual role and different capacities from traditional banks. Islamic banks completed an exercise that regulated social benefits and directions. Islamic banks go about as monetary delegates through supporting exchanges (liability funding), business funding (benefit lost sharing), fee-based funding/*ujrah*, and having social capacity as repositories of *zakat* reserves and progress/bailout both (*qard* and *qard al-asan*).

In completing its business training, Islamic banking relies on benefit-sharing standards (Masulah 2014). The qualities embodied in this Islamic finance item, provide different options with financial frameworks that are generally favorable to both players, particularly society and banking, and focus on the parts of courtesy in exchange, moral endeavor, the benefits of ongoing partnership and *ukhuwah*, and stay away. of speculative exercise in carrying out. (Indriati 2011).

Islamic finance products, which are now continuously being developed, to be specific by providing a wide range of different banking and administrative products with more shifting financial plans. This work is called development work in Islamic financial goods. This advancement of Islamic financial goods is a significant support point in the improvement of Islamic banking (Himatansi 2009). This work can make Islamic banking a distinct option with a solid financial framework and can be appreciated by all gatherings of Indonesian individuals. The development of goods that are in accordance with the handling of local requirements can result in fluctuating bank goods (Indriati 2011). The progress of goods carried out by Islamic banking can be as goods to be repackaged (repackage) or new goods (new product).

Kian (2016) states that the advancement of Islamic financial products must comply with worldwide guidelines and alludes to the definition of an Islamic financial improvement system. This setting is mostly implemented in the item instrument plan that is created. What's more, product improvement must also be changed according to product quality, HR reliability, and the organizational scope of the Islamic finance office.

In making progress items, Islamic banking can involve legal standards in Sharia, in particular that the law (muamalah) may change due to changes in time, place, conditions, customs, and expectations. These fiqh rules can be used as the establishment of Islamic banks in developing goods. Given the rules of fiqh, muamalah regulations applied in Islamic finance items may change with the changing events and requirements of contemporary times, places and circumstances. The satisfaction of individual tendencies towards banking goods that are adapted to the needs of the times, places and contemporary conditions must also be directed by the MUI fatwa which has been stipulated by the MUI National Sharia Council (DSN).

In repairing goods, Islamic banks must remain consistent with sharia standards. To fulfill a variety of goods, Islamic banks can provide new goods that have hitherto been in the codification of Islamic financial goods, or on the other hand goods that have not been codified. Each item provided by a sharia bank must comply with regulations related to goods licensing, according to sharia standards and in accordance with related regulations and guidelines. There are two unique remedies for the two types of items, to be more specific they are:

- a) For items that have been recalled for codification of Islamic financial goods, when Islamic banks issue new items, OJK support is not required. Banks are only expected to report an acknowledgment within seven business days of a new item being delivered.
- b) Banks must apply for approval 30 days before the new goods are given to OJK and are also required to report an acknowledgment report within 7 working days.

Internet Banking in Islamic Banking

The first Digital Banking service is Internet Banking, which allows customers to perform banking activities via a computer connected to the bank's internet network.

Some of the transaction activities that can be done with Internet Banking are:

- Fund transfer
- Balance information
- Account transfer
- Exchange rate information
- Pay bills (telephone, internet, electricity, credit, credit cards).

Internet Banking is basically a combination of two basic terms, namely Internet and Banking (bank). Interconnected Network (Internet) is a network system that connects each computer globally in all corners of the world. The connection that

connects each of these computers has a standard used called the Internet Protocol Suite abbreviated as TCP/IP (<http://www.likethisya.com>).

According to Bank Indonesia, Internet banking is one of the Bank's services that allows customers to obtain information, communicate and perform banking transactions through the internet network. There are three types of internet banking activities, namely:

- a) Informational Internet Banking, namely bank services to customers in the form of information via the internet network and not executing transactions.
- b) Communicative Internet Banking, namely Bank services to customers in the form of communication or interaction with banks providing internet banking services on a limited basis and not executing transactions.
- c) Transactional Internet Banking, namely bank services to customers to interact with banks that provide internet banking services and execute transactions (Budi, 21: 2005).

Advances in information technology have a multiplier effect, meaning that technological advances lead to progress in

other fields. One of these fields is the payment system, technological advances in the field of communication, especially the internet and telephone, greatly affect the development of the payment system (Ujang, 346: 2011).

In the banking world, take advantage of technological developments by presenting banking services in the form of internet banking. The use of information and communication technology in the banking world is relatively more advanced than other sectors. Various types of technology include Automatic Teller Machine (ATM), Mobile Banking, and Internet Banking.

The ease of internet access and the increasing quantity of internet users are able to have a significant impact on financial institutions following these developments.

Innovation of Islamic Financial Institutions in Providing Services to Customers (Analytical Study on Internet Banking Utilization in Bsi, Bondowoso Regency)

Online banking is basically a combination of two basic terms, namely online and banking. Currently the internet has connected more than 100,000 computer networks in the world with more than 100 million users. Can perform banking transactions (financial and non-financial)

through a computer connected to the bank's internet network, including types of transactions, fund transfers, balance information, exchange rate information, bill payments (eg credit cards, telephone accounts, electricity bills, insurance), and purchases (eg mobile phone credit, airline tickets, stocks).

Electronic banking is a banking service that includes Internet Banking, mobile banking, SMS banking and Phone Banking. Facilities provided by banking companies through electronic goods such as mobile phones, computers, and telephones to replace the need for transactions that are usually carried out by ATMs. In other words, customers can perform banking transactions via mobile phones or the internet, such as transactions at ATM machines. Electronic banking opens new paradigms, new structures and strategies for retail banks, where banks face new opportunities and challenges.

The use of E-Banking at BSI Bondowoso branch can be presented as follows:

- a) Internet Banking and SMS Banking facilities.

In terms of the facilities provided by E-Banking, it is actually quite adequate, such as facilities for account balance information,

transfers between accounts, payments (credit cards, electricity, and telephone), and voucher purchases. Meanwhile, the Bondowoso branch of BSI revealed that this channel is actually practical, but in practice it is a bit inconvenient because customers have to memorize transaction codes when typing SMS. In this case, it can be seen that there are several facilities that require a procedure that is quite inconvenient for Bondowoso branch BSI customers.

- b) Internet Banking and SMS Banking users. In terms of E-Banking service users, the user here is someone who uses a service, the services here are internet banking and SMS banking. At the BSI Bondowoso branch, the E-Banking users are very minimal. because today is not the time to use the service. Usually internet banking and SMS banking are used by parents who incidentally are still not updated with the latest information technology from the bank. The lack of internet banking and SMS banking users is also influenced by the complexity of the mechanism when making transactions. And in this all-digital era, customers tend to

choose to use internet packages instead of pulses.

- c) Assistance to customers to use internet banking and sms banking.

Judging from the data above, the assistance provided by the bank to customers to use internet banking and sms banking has often been done while there are already many customers who are aware of whether they are socially affected or need this service. This is because with the emergence of mobile banking, namely BSI Online as an alternative to keep up with the times and more complete information is provided (Interview results).

Electronic Banking (e-banking) is a banking service activity that combines information systems and technology, e-banking includes phone banking, mobile banking, and internet banking. Its function is similar to that of an ATM machine, where only the facilities are different, a customer can check account balances, transfer funds between accounts or between banks, and pay routine monthly bills such as electricity, telephone, credit cards, etc.

By utilizing e-banking, customers will get many benefits, especially when viewed from the amount of time and energy that can be saved because e-banking is

clearly queue-free and can be done from anywhere as long as the customer has the supporting facilities to carry out the e-banking service.

With the presence of e-banking, not only customers will benefit but also create other beneficial effects for banks, namely increasing fee-based income. Most of the fees come from transaction services offered by e-banking, for example, electricity bill payments are charged Rp 2,500 per transaction. The more customers transact via e-banking, the more fees the bank gets. Recently, non-interest income has grown faster than interest income.

In addition, operational costs are also very cheap compared to transaction costs through branch offices, costs at branches are relatively higher due to paying employees, security, electricity, and building rental costs. With all the benefits that can be obtained through e-banking, some banks are willing to invest expensively in developing e-banking. However, not many banks are able to develop it because of the cost problem.

Conclusion

Based on the results of the analysis and discussion that has been carried out, the following conclusions can be drawn:

- 1) With the innovation of internet banking in Islamic financial institutions, especially at Bank Syariah Indonesia, there have been many advances, one of which is the number of customers who are increasingly comfortable and facilitated by the use of internet banking. So clients are increasingly inspired by the offices provided by financial institutions. The presence of Internet Banking and some of the accommodation offered can make more and more clients more interested in using it.
- 2) Internet Banking has several conveniences in making exchanges, including Account Information, Balance Information, Account Mutations, Fund Transfers, Transfers Between Accounts, Transfers To Other Banks, Scheduled Transactions, Add Transfer Status And View so that the accommodation transferred by this application affects client interests.

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