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The Effective, Convenience and Secure Mobile Banking in Indonesian Sharia Banks

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ABSTRACT

This research aims to determine the effect of effectiveness, convenience and security of transaction services using Sharia Bank Mobile Banking in Indonesia. The population in this study are customers who actively use mobile banking services from Sharia banks in Indonesia, with a total sample of 202 respondents. The research results show that effectiveness and security do not influence customer satisfaction who use Sharia Bank mobile banking services in Indonesia, while convenience has a positive and significant influence on customer satisfaction. Simultaneously, effectiveness, convenience and security have a significant effect on customer satisfaction of Shariah Bank mobile banking users in Indonesia. Sharia Bank in Indonesia must maintain its mobile banking service and features to stay relevant in the industry

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Keywords:

Effective, Convenience, Secure, Satisfaction, Mobile Banking

INTRODUCTION

Currently, the existence of technology is developing in various fields, including the economic sector. Its use is not only aimed at making work easier but has become a human need in everyday life because with technology all forms of activities can be carried out quickly and without limits. Technological developments in Indonesia are evidenced by the increasing number of technology users, especially smartphones. Banks are one of the industries most affected by developments in technology and information systems. Banking information technology is the technology used in processing financial data and/or banking services. Banking information technology has many benefits for banks and customers, such as improving the efficiency, quality, and security of banking services.

More than 70 banks operating in Indonesia are registered as members of Perbanas (Perhimpunan Bank Nasional/National Banks Association) Indonesia. The bank provides services using technology by providing Mobile Banking. 87.2% of the Indonesian population is Muslim (Kemenag, 2020). With the existence of Sharia banks, the main spirit is the same as Islamic teachings, namely avoiding usury. So, research on Sharia Bank's scope is relevant to conduct in Indonesia. Several Sharia banks in Indonesia currently operating consist of Bank Syariah Indonesia, BCA Syariah, Bank Muamalat, Bank Syariah Bukopin, Bank BTPN Syariah, Bank Permata Syariah, Bank Panin Dubai Syariah, Bank Mega Syariah, Bank Victoria Syariah, BJB Syariah, Bank Nano Syariah, and Bank Riau Kepri Syariah (Perbanas, 2024). In the Islamic banking system, there is no interest system, thereby minimizing transactions that contain usury. In exchange, the bank will provide a profit-sharing ratio based on the company's financial



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development. As one of the institutions in the Sharia economic industry and using information services, Sharia Bank is aware of the importance of being involved in increasingly sophisticated technology that will make it easier for customers to make transactions.

Customer satisfaction will be influenced by Mobile Banking as a service facility provider. The more diverse the service facilities provided and the benefits that are more in line with customer needs, the more satisfied customers and the banking industry will be. Customers who are quite busy will find it helpful with Mobile Banking service facilities. Users can access financial and non-financial services such as credit purchases, money transfers, bill payments, PIN changes, balance information and other transactions. Despite the many benefits felt from Mobile Banking service facilities, this service is also not free from risks that are detrimental to customers. The risks or problems that are often experienced by customers using Mobile Banking (M-banking) are in terms of understanding the program, starting from difficulties when logging in to the m-banking application. Then you ran out of credit when making a call to the call centre because the OTP code was wrong, and the call was disconnected so you had to make multiple calls. Problems due to application errors, such as when the top-up process suddenly occurs, the application errors and the balance are not entered, but when you check the balance in M-Banking it has been deducted. The application also often experiences bugs, times out, and transactions cannot be processed.

Based on the problem formulation that has been described previously, it can be seen that this research aims to determine the effect of effectiveness on customer satisfaction when making transactions using Sharia Bank Mobile Banking in Indonesia, knowing the effect of convenience on customer satisfaction when making transactions using Sharia Bank Mobile Banking in Indonesia, knowing the effect of security on customer satisfaction when making transactions using Sharia Bank Mobile Banking in Indonesia, and knowing the effect of effectiveness, convenience and security simultaneously on customer satisfaction when making transactions using Sharia Bank Mobile Banking in Indonesia

LITERATURE REVIEW

The mobile banking application is a form of online and innovative service provided by banks that allows customers to carry out banking transactions via cell phones or other digital media. Banking transactions that are usually done manually can now be done via mobile phone. This means that banking activities that customers carry out by visiting the bank directly can now be carried out by simply accessing mobile banking. Mobile banking applications in Sharia banking in Indonesia have functions, both financially, spiritually, and socially. Financially discussed, BSI mobile banking as a supporting tool helps customers carry out financial transactions, such as getting account information, transferring money, and making payment transactions, for example, internet services, electricity, education costs, and so on. Of course, this banking feature is equipped with Islamic menus such as donations, zakat, Hajj, prayer times and so on. To gather more customer to make Sharia banking account, customer satisfaction must be maintained.

This research examining the variable that consist of effective, convenience, secure, and

satisfaction factors in using Sharia Banks mobile banking services in Indonesia. An effective variable consists of impactful, powerful, productive, useful, successful, and valid (Amelia & Jogiyanto, 2012). Convenience is the variable that has ATM network dimension, branches, friendly and professional staff, goodwill, after-sales service, and location (Jamshed & Uluyol, 2024). The secure aspect consists of (Dzidzah, Owusu Kwateng, & Asante, 2020). The satisfaction variable will talk about bank responsiveness, failure severity, and voice response (Sampaio, Ladeira, & Santini, 2017).

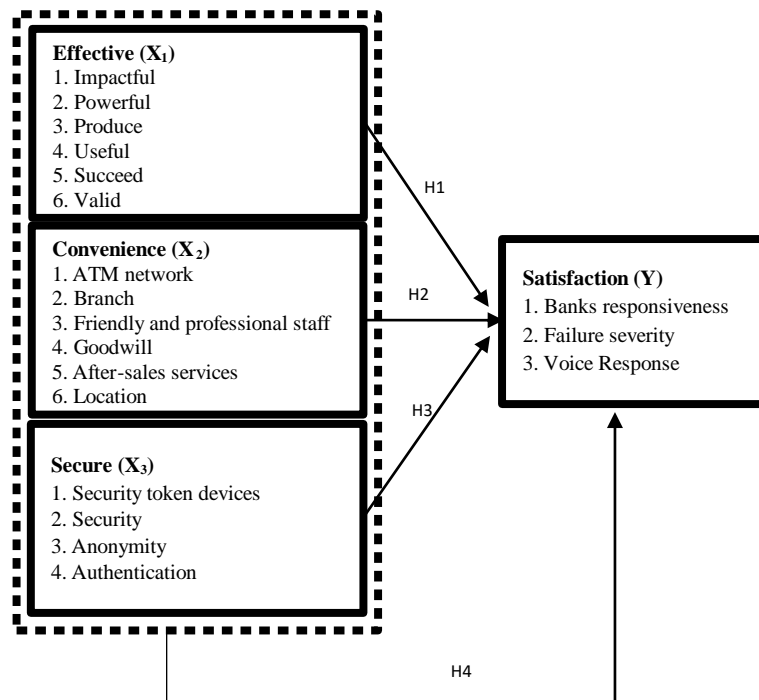


Figure 1. Research Model

The hypothesis statement consists of four items and is divided into partial and simulant relations.

H1: It is suspected that effectiveness has a significant effect on customer satisfaction when making transactions using Sharia Bank Mobile Banking in Indonesia.

H2: It is suspected that convenience has a significant effect on customer satisfaction when making transactions using Sharia Bank Mobile Banking in Indonesia.

H3: It is suspected that service security has a significant effect on customer satisfaction when making transactions using Sharia Bank Mobile Banking in Indonesia.

H4: It is suspected that the effectiveness, convenience and security of services simultaneously have a significant influence on customer satisfaction when making transactions using Sharia Bank Mobile Banking in Indonesia.



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RESEARCH METHODOLOGY

The type of research used in this research is quantitative because this research was conducted to obtain the influence of Service Effectiveness, Convenience and Security on Customer Satisfaction in Transactions Using Sharia Bank Mobile Banking in Indonesia.

In this research, the population used is Sharia Bank customers in Indonesia. The part of the population that has certain characteristics is called a sample. respondents consisted of 202 respondents. The data collection technique used in this research is in the form of distributing questionnaires, namely several statements used to obtain the information that researchers need from respondents. The data collection technique uses a questionnaire technique by providing or distributing a list of statements related to the object under study to respondents in the hope of getting a response to these statements. The Likert scale can be used to measure the attitudes, opinions, and perceptions of the target respondents regarding the social conditions being studied. In this study, a Likert scale with a score of one to five was used with the SPSS tool to process the data (Ghozali, 2021).

A validity test is a test used to show the extent to which the measuring instrument is used in measuring what is being measured. The validity test is used to measure whether a questionnaire is valid or not. A questionnaire is said to be valid if the questions in the questionnaire can reveal something that the questionnaire will measure. Reliability testing is useful for determining whether an instrument, which in this case can be used more than once, at least by the same respondent, will produce consistent data. Reliability testing was carried out on statement items in the questionnaire that were declared valid. The classical assumption test is an analytical model used by multiple linear regression. The classic assumptions in question consist of Normality, Multicollinearity and Heteroscedasticity tests.

Multiple linear regression analysis was employed to run the model. Multiple linear regression is a regression that has one dependent variable and two or more independent variables. This analysis is used to predict the rise and fall of the dependent variable if two or more independent variables are used as factors.

The Determination Coefficient Test is used to measure how far the model can explain variations in the dependent variable. The f-test is used to determine the regression coefficient simultaneously using the f-test criteria which is called the overall significance test. This t-test was carried out to see how much influence the independent variable partially has on the constant dependent variable. The t-test shows how far the influence of an independent variable is in explaining variations in the dependent variable.

RESULT AND DISCUSSION

This research aims to analyze the Influence of effective, convenient, and secure mobile banking in Sharia Bank in Indonesia on customer satisfaction. So, the conclusions that can be drawn are as follows 1) The results of this research show that effectiveness does not influence customer satisfaction who use Bank Syariah Indonesia mobile banking. The effectiveness coefficient obtained was 0.068, indicating that increasing effectiveness is not influence increasing the satisfaction of Sharia Bank mobile banking customers in Indonesia; 2) The results of this



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research show that convenience has a positive and significant influence on customer satisfaction who use Bank Syariah Indonesia mobile banking. The effectiveness coefficient obtained was 0.000, indicating that increasing convenience will influence increasing the satisfaction of Sharia Bank mobile banking customers in Indonesia; 3) The results of this research show that security does not influence customer satisfaction who use Bank Syariah Indonesia mobile banking. The security coefficient obtained was 0.058, indicating that increasing convenience will not influence increasing the satisfaction of Sharia Bank mobile banking customers in Indonesia. The uniqueness of the research result is all variables have simultaneously affected customer satisfaction.

Table 1. The Result of Influence of Effectiveness, Convenience, and Security on Customer Satisfaction in Sharia Bank Mobile Banking

1	Respondents	202 Sharia Bank customers in 2023-2024
2	Validity test	Question items passed the validity test
3	Reliability test	Cronbach's Alpha over 0.6
4	Normality test	One-Sample Kolmogorov-Smirnov Test shows sig. score over alpha (0.05)
5	Multicollinearity test	Variance Inflation Factor (VIF) score under 10
6	Heteroscedasticity test	Glejser test shows sig. score over alpha (0.05)
7	Regression formula	$Y=8,646+0,073X_1+0,414X_2+0,175X_3$
8	t-test	X1 Sig. score 0.068 above 0.05, X2 Sig. score 0.000 below 0.05, and X3 Sig. score 0.058 above 0.05
9	f-test	Simultaneously sig. score 0.000 below alpha 0.05
10	Coefficient determination	Adj R ² 0.337

CONCLUSION

The effectiveness, convenience and security of transaction services using Sharia Bank Mobile Banking in Indonesia is interesting to discuss amidst the rapid technological developments that are affecting the Indonesian financial and banking industry. This research shows that during 2023-2024, Sharia bank respondents in Indonesia tended to be satisfied with convenient mobile banking services instead of the effective and secure transactions factor when examined separately. But, when Sharia banks provide efficient, convenient, and secure mobile banking services, customers will be satisfied which leads to the loyalty and customer number of Sharia banks in Indonesia. The banking industry is one of the industries that has rapid trending change. Banks must maintain their Internet banking service if they want to stay relevant in the industry.

This research is limited to respondents in the Jakarta area, the capital city of Indonesia. Customer literacy on banking mobile services is relatively the latest one. The generalization of this research is moderate that means that the result is dynamic over time. Decision-making in the long term cannot be counted on this research's particular result. For future research, adding and comparing the respondent response in different provinces will be interesting.



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