

Analysis of Customer Trust and Satisfaction on Service Quality and Security of BSI Mobile Customers After Cyber Banking

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ABSTRACT

This study uses qualitative methods with interviews. So the basis for this research is the author's interpretation of customer trust and satisfaction in BSI Mobile customers quality of service and security after cyber banking, which explains how customer trust in BSI Mobile. according to the purpose of this study, the researchers wanted to see how the response of BSI customers when cyber banking issues arose the object of research in this study consisted of 3 people, namely 2 women and 1 man who were BSI customers who used transfers. the results of the study show that they agree that the E-banking feature, in which the informants say the same and different opinions, they agree that the features offered in mobile banking are new conveniences

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INTRODUCTION

Islamic sharia principles, which in its operations follow the provisions of Islamic sharia, especially those concerning procedures for dealing with Islam. In its regulation, Islamic banking is based on law in accordance with the provisions of Islamic law, which in the Islamic banking system does not recognize the existence of loan interest or interest rates. Because loan interest is at the value of usury/haram, in its operations Islamic banking runs a profit-sharing system or ratio. (Nurlani, 2022)

Islamic countries in Kuala Lumpur (Malaysia) in April 1969. The contents of the conference produced several important things which the author will describe as follows:

1. Every profit must be subject to profit and loss otherwise it includes usury and many are unlawful.
2. It is proposed that a clean Islamic bank be formed in a short time
3. While waiting for Islamic banks to be established, banks that charge interest are allowed to operate, but only in emergencies

The next development was that in 1974 the Islamic Development Bank (IDB) was established which was pioneered by countries that were members of the Organization of the Islamic Conference, IDB provided fee-based and profit-sharing financial services for these countries and explicitly declared itself based on Islamic sharia. (Ramadhan & Asih, 2021). Apart from that, the countries that are members of the Islamic Conference Organization also helped establish Islamic banking, including :

1. Middle East, Dubai Islamic Bank (1975),
2. Sudan, Faisal Islamic Bank of (1977),
3. Egypt, Faisal Islamic Bank of (1977)
4. Kuwait Finance House (1977)
5. Bahrain Islamic Bank (1979)

The rapid development of Sharia banking has also been experienced by Sharia banking in Indonesia. This was marked by the development of Islamic banking in Indonesia, which was originally the wish of the Indonesian people, who incidentally are the largest number of Muslims in the world, to have an alternative forum or bank to carry out transactions with the Sharia system. This is supported by the religious belief of the people that the Islamic banking system will be able to benefit all parties, both for banks and for customers. (Nurlani, 2022)

Islamic banks operate differently from regular banks. Islamic Bank customers receive interest-free services. Withdrawals and interest payments are not permitted in transactions that occur in the Sharia Banking business. Islamic banks do not understand the concept of interest, such as interest on customer loans or interest paid on deposits kept at the bank. The terms of the agreement between the bank and other parties, among other things, to save money or fund economic activities are known as Sharia principles (Ramadhan & Asih, 2021) . This is as referred to in Chapter 1, Article 1 and 13 of Law Number 10 of 1998 concerning Amendments to Law Number 7 of 1992 concerning Banking:

- a. Mudharabah, namely basing its finances on the premise of profit sharing.
- b. Musharakah, namely financing adheres to profit sharing.
- c. Murabaha is the idea behind the buying and selling of goods for a profit.
- d. Ijarah, or "pure lease without options" is a method of financing capital goods. Banks must at least adhere to three principles that distinguish Islamic banks from traditional banks, especially in terms of service to customers. These three principles.

Three types of Islamic banking products that are commonly offered by banks are:

- a. Savings accounts, deposit accounts, and checking accounts are different types of funding.
- b. Product distribution of funds (finishing) which summarizes the requirements that must be considered in channeling funds (financing) which are closely related to raising funds.
- c. Products related to services (services).

In everyday life, humans are inseparable from transaction activities. The transaction requires a means of payment in the form of money where both parties must meet in person to make the transaction. However, the current reality is different from before. Currently, there are many services provided by the Bank to make it easier for customers to make transactions. With today's technological sophistication, all types of transactions can be carried out using electronic media without involving direct physical contact. The banking world is currently enlivened by the convenience of mobile transaction facilities, this occurs in line with the increasing demands for the availability of ease and simplicity of procedures. (Pranatha, 2021)

In this era of technological advances, mobile phones are closely related to people's lives and these devices are equipped with internet access so that activities related to banking can be easily accessed by the public through mobile banking services that allow customers. Quality of service is the most important thing in a company or institution. , because the quality of service is one of the factors to get customer satisfaction. Empirical evidence shows that organizations that are able to increase sales, profits, and cost efficiency are organizations whose activities focus on customer satisfaction through quality service and can transfer between accounts and obtain information regarding feature availability. (Pranatha, 2021) In addition to service quality, product features are also a very important factor in providing customer satisfaction. The quality of service feature in the e-banking industry is important because the delivery of services through the interaction of humans and technology, offering high-quality services to meet customer needs is a competitive advantage of digital-based banking products. Convenience, access to services anytime and anywhere, anonymity, and saving time and energy are factors that lead to the adoption of mobile banking. (Febrianti et al., 2021)

This has caused the banking world to start racking its brains and initiating formulas to develop and open networks for services to customers in the form of Mobile Banking services. The Bank has taken advantage of information technology developments in its banking services, by launching an information technology-based banking transaction service medium, namely Mobile Banking. The Mobile Banking service opens opportunities for customers to carry out banking transactions via mobile devices but using quotas or the internet. Technology and communication should indeed be used to facilitate its use. This mobile banking can be accessed by customers 24 hours a day

Currently the bank offers one of its services that uses an information technology base, namely Mobile Banking. With its provisions, Mobile Banking is here to make it easier for customers who want to find a

banking service system that is fast, convenient, safe, inexpensive, can be used in all conditions, anytime and anywhere and can be run through the mobile devices that customers have. The services offered by this bank are able to fulfill all of these things. In terms of offering a service system that is good, practical and has a variety of services that can make it easier for customers to make banking transactions, Mobile Banking has become one of the main choices. (Bancin & Jannah, 2022)

The technology for using Mobile Banking in banking has been launched in many banks in Indonesia, including in Islamic banking, this one also uses the Mobile Banking feature in its banking services, which is used by Indonesian Islamic banks (BSI). BSI is a form of company originating from the merger of several Islamic banks, namely BRI Syariah, BNI Syariah, and also Bank Syariah Mandiri. The merger was carried out with the aim of uniting several banks that use the sharia model so that they have larger capital, have a wider market reach, and with the hope of being able to provide progress and provide an increase in the existing Islamic money market in Indonesia which will have potential big. (Suci, 2022)

Each bank's Mobile Banking service features certainly have their own way of serving, so that the level of customer satisfaction can be measured through one of the main points, namely service quality, where customers will be less or even dissatisfied with the service when service performance is not successful in achieving customer expectations. and conversely the customer will have a sense of satisfaction and pleasure when the service performance exceeds the customer's expectations.

Customer satisfaction is a reaction to disappointment or individual pleasure that arises or is caused by an attitude of comparing the perceived performance of a product or service or the results to the expectations they raise. Satisfaction is a form of feeling happy or not by customers about the performance of a product and expectations. In addition, customer satisfaction is a person's general position towards a product or service after they buy the product or use the service. The main goal of customers in using or buying products and services is to maximize total satisfaction, economists state that this total satisfaction is defined as the total utility that customers get after consuming a product. (Tirtana & Permata Sari, 2014)

Referring to the opinions of Tjiptono and Kotler and Keller in (Djunaidi, G, 2020) using 4 indicators of consumer satisfaction, namely:

- 1) Customer Satisfaction, this happens when the customer is satisfied.
- 2) Confirmation of expectations, this is used to determine discrepancies or conformity to customer expectations.
- 3) Interest in repurchasing, this is used to find out customers in reusing products.
- 4) Dissatisfaction, if consumers feel dissatisfied, then customer satisfaction will not be formed.

Mobile banking is a service innovation offered by banks to meet user needs in carrying out banking transaction activities via smartphones. Customers can use mobile banking 24 hours a day, without having to leave their seat. Customers can find several features in mobile banking services that make it easier for them. Mobile banking is an m-commerce application that enables consumers to use their mobile devices to access their bank accounts and make transactions such as checking account balances, transferring money, making payments, and selling stock. (Pramana & Rastini, 2020)

Based on the background explanation above, the researcher found a phenomenon that occurred a few weeks back on May 13, 2023, namely Bank Syariah Indonesia experienced " Ransomware", namely a dangerous virus attack or a mode of cyber crime which was carried out by locking customer access to retrieve data for both ATM and ATM access. Mobile Banking. From the phenomena that occur in the field researchers raised the title of the study " **ANALYSIS OF TRUST AND CUSTOMER SATISFACTION ON QUALITY OF SERVICE AND SECURITY OF BSI MOBILE CUSTOMERS AFTER THERE IS CYBER BANKING**"

METHOD

This type of research is qualitative with interview research methods. This qualitative research is used for research results. This type of qualitative research is applied to present and interpret data analysis that has been obtained based on facts or realities in the field. This study aims to analyze customer trust and satisfaction in service quality and security of BSI mobile. This study analyzes customer trust and satisfaction on service quality and security of BSI mobile. by obtaining data from interviews with several sources who are BSI customers and use the mobile banking feature. The location of this research was conducted at the Bank Syariah Indonesia branch in the Lhokseumawe Kuta Blang area, Kec. Banda Sakti, Lhokseumawe city, Aceh. and when this research was conducted from May to June 2023 in Lhokseumawe. Data collection technique researchers use research instruments as a tool so that research activities run in a systematic and structured manner, in collecting data in several ways. Observation namely notes to observe directly with sources of information about the object of research, banking conditions and customer conditions. Interview that is a record of questions in the form of a list of questions and not accompanied by a number of answer choices.

Documentation that is a record of information or objective condition of the research location and sample studied by recording all data directly from the reference which discusses the object of research. Furthermore, this study uses data analysis techniques

Data analysis technique is the process of searching and systematically compiling data obtained from interviews, field notes and documentation by organizing data into categories, describing, choosing which ones are important and making conclusions to make it easier for yourself and others. While talking about the process of analyzing qualitative research data before entering the field, during the field and after completion. Before the researcher enters the research object area, the researcher prepares preliminary study data or secondary data to determine the research focus. Then while in the field the researcher must analyze each person interviewed and be able to draw conclusions, if the data is not valid, then the researcher can develop questions to a certain stage, so that data that is considered credible is obtained.

RESULTS

Based on the results obtained in the field through observation sheets and interviews from 3 informants who are regular customers and use BSI Mobile, researchers obtained data regarding a study entitled "**Analysis of Trust and Customer Satisfaction on Service Quality and Customer Security of Bsi Mobile After Cyber Banking**"

Results of Interview with Buk Endah (BSI Customer who uses BSI Mobile)

Researcher:	Do you use all the features offered in <i>BSI Mobil Bankin</i> ?
Source person :	for now, I don't use all the features that are offered, I only use the account info, transfer, and e-commerce features
Researcher:	Does the existence of <i>BSI Mobile Banking</i> make it easier for mothers to make transactions?
Source person :	Yes, it really makes it easier for me, because I can make transactions via my cellphone anywhere and anytime as long as there is a network
Researcher:	Can the features of the <i>BSI Mobile Banking service</i> be accessed in its entirety?
Source person :	I don't use all of these features, I only use the account info, transfer, and e-commerce features?
Researcher:	do you feel your trust in the services and security of <i>BSI Mobile Banking</i> ?
Source person :	As for the level of trust, I just believe in the services and security of <i>BSI Mobile Banking</i> , before there were <i>cyberbanking issues</i>
Researcher:	How satisfied are you with the service and security of <i>BSI Mobile Banking</i> ?
Source person :	I am satisfied with the service and security provided before the <i>cyber banking issue</i>
Researcher:	How do you feel about the trust and satisfaction in the service and security of <i>BSI Mobile Banking after Siber Banking</i>
Source person :	After the cyber banking issue arose and some of my friends lost money from the ATM, I felt worried and I immediately moved my money to another ATM. For now I can't trust the bank until the problem is completely resolved.

Results of Interview with Aisyah (BSI customer who uses BSI Mobile)

Researcher:	Do you use all the features offered in <i>BSI Mobil Bankin</i> ?
Source person :	for now, I don't use all the features that are offered, I only use the account info, transfer, and e-commerce, e-wallet features, just share the ziswaf
Researcher:	Does the existence of <i>BSI Mobile Banking</i> make it easier for mothers to make transactions?
Source person :	Yes, it really made it easier for me, until I was too lazy to shop online. because I can make transactions through my cellphone anywhere and anytime as long as there is a network
Researcher:	Can the features of the <i>BSI Mobile Banking service</i> be accessed in its entirety?
Source person :	Yes, but I only use a few features
Researcher:	do you feel about your trust in the services and security of <i>BSI Mobile Bankig</i> ?
Source person :	I just believe it because it has been registered with the OJK and there must be a supervisory body
Researcher:	How satisfied are you with the service and security of <i>BSI Mobile Banking</i> ?
Source person :	Very satisfied because it is very easy
Researcher:	How do you feel about the trust and satisfaction in the service and security of <i>BSI Mobile Banking after Siber Banking</i>
Source person :	I am doubtful and afraid to make transactions through <i>BSI mobile</i>

Results of Interview with Mr. Raihan (a BSI customer who uses BSI Mobile)

Researcher:	Are you using all the features offered at BSI <i>Mobil Banking</i> ?
Source person :	No, I only use a few of them
Researcher:	Does BSI <i>Mobile Banking</i> make it easier for you to make transactions?
Source person :	Yes, it makes it very easy for me to transact anywhere and anytime
Researcher:	Can the features of the BSI <i>Mobile Banking service</i> be accessed in its entirety?
Source person :	Yes, but I only use a few features
Researcher:	do you feel about your trust in the service and security of BSI <i>Mobile Bankig</i> ?
Source person :	I believe because it is sharia and registered with the OJK
Researcher:	How satisfied are you with the service and security of BSI <i>Mobile Banking</i> ?
Source person :	Very satisfied
Researcher:	How do you feel about the trust and satisfaction in the service and security of BSI <i>Mobile Banking</i> after <i>Siber Banking</i>
Source person :	Right now I feel normal because right now I don't need mobile service but in the future if I do need it I will think twice until things get better

From the results of interviews with three informants, it show that Customer trust and satisfaction in the service quality and security of BSI Mobile customers after cyberbanking has resulted in several opinions being obtained, namely:

1. Customers currently do not use all the features offered,
2. the informants only used a number of features such as accessing balances, online shopping payments, transfers, and top-ups.
3. Customers also feel the satisfaction that this service provides because it makes it easier for them to make transactions anytime and anywhere. All features can be accessed, but customers only use a few features of all that is offered.
4. Before there were problems or issues regarding cyber banking, customers felt trusted because it included services from financial institutions that had been registered with the OJK. However, after the issue of cyberbanking, customer trust was lost, they were hesitant and afraid to make transactions through mobile banking

CONCLUSION

From the results of the interviews obtained, it is concluded that:

1. The resource person does not use all the features offered, they only use a few service features.
2. The features offered make it very easy for customers to make transactions anywhere and anytime
3. All features can be accessed, but because the interviewees do not use all the features, only the features they need are used
4. Customers trust all services from BSI Mobile because it is a financial institution that has been registered with the OJK
5. Customers are also satisfied with the existence of BSI mobile because it really helps them in making transactions
6. When cyber banking issues arise, customers become doubtful, apprehensive, and afraid to make transactions from mobile. They decided not to make any transactions at this time until conditions really improved.

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