

ANALYSIS OF CUSTOMER INTEREST AND SERVICE QUALITY IN USE OF MOBILE BANKING ON BANK ACEH SYARIAH KCP KEUTAPANG DUA SERVICE FEATURES

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ABSTRACT

Banking services continue to provide updates and improvements. One of the technological advances in business applications is the mobile banking system. This study aims to determine the quality of service in mobile banking at BAS KCP Keutapang Dua, how customer interest in using mobile banking at BAS KCP Keutapang Dua, and how mobile banking is superior compared to other banking products. This study uses a qualitative method. The results of this study explain that the quality of service in the Action Bank Aceh application is very helpful for customers in making transactions, there are many features that meet transaction needs so that customers can quickly navigate the mobile banking application and there is sophisticated security such as two-step verification and data encryption to protect customer information besides that The advantages of mobile banking are fast and efficient transactions. The implications of this study can improve the quality of Bank services, Develop Features that are More Relevant to Customer Needs, More Appropriate Marketing Strategies, Support Digitalization and Inclusion of Sharia Finance and Provide Feedback for Sharia Regulations and Standards.

Key words: Service Quality, Mobile Banking, Service Features

ABSTRAK

Layanan perbankan terus memberikan pembaharuan dan penyempurnaan. Salah satu kemajuan teknologi dalam aplikasi bisnis adalah sistem mobile banking. Penelitian ini bertujuan untuk mengetahui kualitas layanan mobile banking di BAS KCP Keutapang Dua, bagaimana minat nasabah menggunakan mobile banking di BAS KCP Keutapang Dua, dan bagaimana keunggulan mobile banking dibandingkan produk perbankan lainnya. Penelitian ini menggunakan metode kualitatif. Hasil penelitian ini menjelaskan bahwa kualitas layanan pada aplikasi Action Bank Aceh sangat membantu nasabah dalam bertransaksi, terdapat banyak fitur yang memenuhi kebutuhan transaksi sehingga nasabah dapat dengan cepat menavigasi aplikasi mobile

banking dan terdapat keamanan yang canggih seperti seperti verifikasi dua langkah dan enkripsi data untuk melindungi informasi nasabah selain itu Keunggulan mobile banking adalah transaksi yang cepat dan efisien. Implikasi dari penelitian ini dapat meningkatkan kualitas layanan Bank, Mengembangkan Fitur yang Lebih Relevan dengan Kebutuhan Nasabah, Strategi Pemasaran yang Lebih Tepat, Mendukung Digitalisasi dan Inklusi Keuangan Syariah serta Memberikan Umpan Balik Terhadap Peraturan dan Standar Syariah.

Kata kunci : Kualitas Layanan, Mobile Banking, Fitur Layanan

A. INTRODUCTION

The development of the sharia economy from time to time continues to grow both in products and services. One of the sharia financial services that is widely used by customers is mobile banking. In terms of meaning, mobile banking is the result of financial services with technology which ultimately changes the commercial model from the traditional to the modern. In the past, financial transactions had to be done face to face when getting banking services and now they can be done remotely with digital transactions and deposits that can be paid via application media (Bank Indonesia, 2018).

The presence of sharia banking in Indonesia which creates a dual system in the banking industry provides a means for the community to come together and participate in supporting the role of sharia banking in macroeconomic management. The characteristics of sharia banking which operates based on sharia principles is that it also provides an alternative to people who have a tendency to invest or make transactions by considering the principles of justice, ethics, the value of cooperation, the value of brotherhood in production and avoiding speculative activities (OJK, 2019).

The development of bank products and services to make things easier for customers and the public never disappoints, banking services continue to provide updates and improve the quality of bank product features and bank services according to the needs of customers and the public in utilizing banking transactions and services. Improving customer service in providing quality and sincere service to customers is the bank's main priority. The role of technology in the banking world is considered absolute because a banking system needs to be supported by developments in telecommunications and internet technology and information, causing the emergence of several technology-based applications that can be used in business (Nursiah et al, 2022).

The banking world has realized that today's customers not only consider which bank they want to save and invest in, they also do not consider the interest or profits they get from that banking, but customers also need sophistication or completeness of the features of a banking product and Currently, what customers are looking for is not only the value of banking offers, but what they are looking for is quality and convenience that can help customers more easily carry out these transactions. Currently, the world of banking is busy with the features of banking services that use the internet network. thus providing convenience in mobile transactions. This is very helpful for customers and banks so that they are starting to be reluctant to

carry out a procedure that only wastes time and can imperceptibly erode a person's income, this is what makes customers start to switch to the habits they have been doing for a long time. Previously, customers were usually used to and quite satisfied with ATM (Automated Teller Machine) transactions, but as time went by, this satisfaction increasingly disappeared because transactions using an ATM were not much different from coming directly to the bank and even having to queue to wait for their turn (Nurdin et al, 2020).

The emergence of mobile banking itself is not only related to banks, but also collaborates with cellular operators, so it can be seen that the existence of mobile banking provides benefits to all groups such as banks, cellular operators and other bank customers who use mobile banking. Mobile banking services can be used using the menu that is available via an application that can be downloaded and installed by customers. Mobile banking offers convenience compared to SMS banking because customers do not need to remember the SMS message format that the bank will send and also the SMS banking destination number (Dwitya, 2018).

The current unstable and risky economic situation will certainly have an impact on banking services. Moreover, the increasing development of technology is driving changes in business conditions due to increasingly rapid technological innovation. At first, technological changes only focused on simple services, but the drastic changes that occurred resulted in the emergence of easier services for consumers. So banking services have now moved and developed further to facilitate customer transactions without the need to meet face to face and come to a branch office (Kholis, 2018).

Understanding customer needs for mobile banking in BAS service activities will have a significant influence on customer perceptions and attitudes towards the use of mobile banking. This, when looked at properly, makes it very attractive to use mobile. There are several factors that influence consumers to use mobile banking, one of which is interest.

Consumer desire is a source of motivation that encourages a person to do what he wants, when he is free to choose and then he pays attention, when he thinks that something will be useful, then he likes it then his desire decreases. can also be reduced. Thus interest is not permanent except for a short period of time or can change. Therefore, it can be concluded that customer desires are the customer's motivation to bring or evaluate a product at the bank so that they can make a decision (Juliana, H 2021).

Understanding customer interest in using mobile banking services is key in developing effective marketing strategies. This analysis includes factors such as user preferences, needs, and perceptions of the features offered. The quality of mobile banking services is a determining factor in influencing customer satisfaction and loyalty. Aspects such as speed, security, ease of use, and availability of features are important to evaluate to improve user experience. As a sharia bank operating in Aceh, BAS also needs to consider sharia values in providing mobile banking services, such as compliance with sharia principles, transparency and fairness.

Bank Syariah Indonesia (BSI) services have experienced disruption since Monday, May 8 2023, where customers cannot access and make transactions

via Mbanking, ATM machines and tellers at bank branch offices. This was caused by a cyber attack on the BSI system. BSI immediately rushed to carry out repairs so that it was partially restored on May 9 2023, however the occurrence of service errors at BSI bank resulted in customer disappointment and a lack of customer trust in services by BSI bank.

BSI emphasizes its commitment to strengthening cyber defense and security for the benefit of customers and prioritizing the security of customer funds and data. BSI asks customers to be vigilant and careful about various forms of fraud and digital crimes that occur when BSI services error because many people take the opportunity to cheat. For this incident, BSI apologized to customers for not being able to access BSI services normally (Tambunan et al., 2023). This is also utilized by BAS and banks in the Aceh region, which have implemented Qanun on Sharia Financial Institutions No. 11 of 2018. Where the Qanun regulates that all existing banking transactions must be sharia-based. Considering the extensive network that BAS has, supporting regulations and the existing ecosystem are helping the development of existing technology in Aceh banks, especially mobile banking, to become the best in providing digital banking services. An example is the Action mobile banking service which includes various features such as electricity payments, Top Up, PDAM, ZIS, Education, Transportation and so on (Marviaton, 2019).

Mobile banking services must have a high level of security to protect customer data and transactions. This includes the use of double authentication, data encryption, and protection against cyber attacks. The user interface UI (User Inface) and user experience UX (User Experience) must be well designed to ensure that customers can easily navigate the mobile banking application and complete transactions without any obstacles. Mobile banking applications must provide a variety of features that meet customer needs, such as transferring funds, paying bills, purchasing credit, checking balances, opening deposits, and others (Maulana, 2019).

This study is unique because it specifically examines the quality of mobile banking services in Islamic banks. Many previous studies have focused more on the quality of conventional bank services, or only discussed the quality of banking services in general without separating sharia-based and conventional services (Fransiska: 2021). Here, this study focuses on the differences in services that are in accordance with sharia principles, which require unique adaptations to digital features such as zakat payments, infaq, or halal financing. In addition, this study also connects how the quality of these services affects customer loyalty in the context of Islamic banking. Customer loyalty in Islamic banks has different dynamics, because customers often choose Islamic banks not only based on service quality, but also compliance with sharia principles (Lismayanti, D: 2023). This study attempts to explore the relationship between digital service quality and loyalty, which is an area that has not been widely studied specifically in the context of sharia. This is an aspect of novelty that distinguishes this study from other studies on the quality of digital services in the banking sector.

B. THEORY

Definition of Interest

The definition of interest is a desire or tendency that arises in a person to be interested, pay attention and focus on a particular thing, activity or object. These interests can be personal and vary greatly from person to person. Interests are often influenced by a number of factors such as past experiences, social environment, cultural values and individual needs. When someone is interested in something, they tend to be more enthusiastic, enthusiastic, and more motivated to participate or learn more about it (Arikunto, 2019).

Interests are divided into three types (based on their origin, direction and expression), namely as follows (Pradesyah, 2020):

1. According to their origin, interests are divided into primitive and cultural. Primitive interests are interests that arise from biological needs or body tissues. In contrast, cultural interest, or social interest, is an interest that arises from learning.
2. Based on direction, interests are divided into two, namely internal and external interests. Intrinsic interest is interest that is directly related to the activity itself. Meanwhile, external interests are interests related to

The final goal of the activity. Based on the way it is expressed, interests are divided into four, namely:

1. Indicated interest is interest expressed by asking the subject to indicate what activities he likes or dislikes, based on that answer his interest can be determined.
2. Real interest is interest expressed through direct observation.
3. The interest being tested is the interest expressed by drawing conclusions from the results of objective test answers.
4. Fictitious interests are interests expressed in a standard way.

Service Definition

According to Haryanto and Rudy (2020), quality is a condition from the perspective of products, services, people, processes, etc. An environment that meets or exceeds all expectations. The concept of service quality can be seen as an experiment Responding to consumer desires, needs and expectations Fulfilling consumer expectations.

According to Haryanto and Rudy (2020), service is any activity or function that can be performed by one party for another party which is an immaterial and non-productive asset called a service. Manufacturers must satisfy customers acting in accordance with customer desires and needs. Kotler added that such behavior can look good during and after business. It is often repeat high quality service that increases satisfaction and repeat business. Customer quality must be the main goal in fulfilling their needs and ends with customer reactions to quality. This means that a good image is based on the views and reactions of customers, it is the customer who determines the quality or not of the service provided. Customers decide whether the service is good or bad.

As a result, the company's ability to provide services that meet consumer expectations well determines service quality. In this case, service is defined as the service referred to here which the service provider offers according to its convenience, accuracy, relationship, skill, kindness, etc. Service delivery attitudes and ways for customers to do so enjoy the service provider screen. Service quality can be evaluated by comparing the customer's assessment service level to the service actually received or what the customer wants in terms of company service quality (Haryanto and Rudy, 2020).

Service quality is an expression of attitudes, relationships that arise from expectations and Based on the second definition, service quality is a measure of the scope of services provided that can meet customer expectations. (Haryanto and Rudy 2020).

According to Fadlan and Dewantara (2018), mobile banking is online financial transactions via mobile devices such as cell phones or tablets. Bank users can use their cellphones to access financial and other services such as account management, balance information, transfers, bill payments, PLN changes and checkbook withdrawals. Mobile banking is a banking service whose mission, apart from withdrawing money, is also to provide convenience for customers in their activities, especially in carrying out banking transactions, without having to be present (when exercising). The advantage of mobile banking is that customers can make transactions anywhere and at any time. Mobile banking is a service banking whose mission is apart from withdrawing money as well provide convenience for customers in their activities, especially in carrying out banking transactions, without having to be present (when exercising). The advantage of mobile banking is that customers can carry out transactions anywhere and anytime (Amantun and Kartika, 2020).

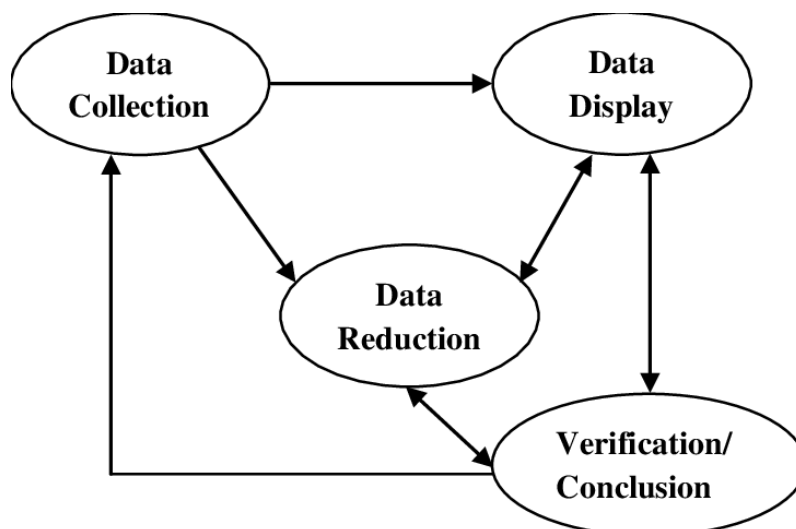
C. RESEARCH METHODS

The type of research used by researchers is descriptive research. Research using a qualitative approach and descriptive objectives is a type of research that aims to describe situations or circumstances that arise during this research (Salma, 2020). The purpose of the qualitative descriptive research used in this research is to obtain information about customer interest and service quality in using mobile banking. This qualitative study can also reveal the conditions and obstacles in mobile banking.

The data collected in this type of research is primary data. Primary data According to Sugiyono (2018), primary data is a source of information that provides information directly to data collectors. The researcher himself collects the data directly from the first source or from the place where the research object is carried out. Researchers used the results of interviews with informants related to the research topic as primary data. Primary data is information collected directly from research subjects and for the purposes of the research in question. The main data for this research were obtained through survey questions asked by respondents, namely Bank Aceh Syariah, Sub-Branch of Keutapang Dua Aceh Besar, Aceh.

The process of analyzing qualitative research data is as follows:

Figure 1. Interactive Model Data Analysis



Source: (Moleong, 2018).

The data analysis technique used in this study is using the Milles and Huberman model, namely the analysis in the study is carried out interactively.

a) Data Reduction (Reduction) Researchers rewrite or summarize the results of the data obtained from the results of observations, interviews, and documentation; b) Data Presentation (Data Display) After reducing the data, the next step is to present the data (data display). The data obtained in this study are presented in the form of a brief description that is narrative (with text); c) Drawing Conclusions (Verification) The last step in data analysis is to draw conclusions. Researchers will draw or make conclusions by providing an explanation of data collection activities through observation, interviews, and supported by documentation (Milles, Matthew & Huberman, 2013). The data validity checking technique used by researchers in this study, as follows: a) Triangulation Technique Triangulation technique is used to test the credibility of data which is done by checking data to the same source in different ways, for example researchers have conducted interviews, data obtained through interviews is then checked again with direct observation, then documentation is carried out b) Increasing Perseverance. Increasing perseverance means making observations more carefully and continuously, in this way the certainty of the data that has been obtained by the researcher and the sequence of events will be recorded with certainty and systematically (Sugiono, 2019). Using reference materials. Reference materials here are with supporting evidence to strengthen and prove the data that has been found in the research field. (Moleong, 2018).

D. RESULTS AND DISCUSSION

Service Quality in ActionBank Aceh Syariah Mobile Banking The results of interviews conducted by researchers with informant A4 explained that:

"The quality of service provided by the Bank Aceh Syariah mobile banking application has really helped my daily needs in making transactions, there are many features in this application, both for transfers, payments, top-ups and so on. "This is what makes the quality of the Action Bank Aceh Syariah mobile banking application service adequate and helps the transaction activities that I carry out every day."

The results of another interview conducted by researchers with informant A4 explained that: "The quality of service available on the Action BAS mobile banking application is sufficient for my transaction needs, the mobile banking service also responds to my interactions as a user, such as making transactions or obtaining my account information. The simplicity of this application also makes it easier for me to quickly and easily navigate the mobile banking application.

Service Quality in Mobile Banking

The results of the interview with the informant, A1 as BAS Customer Service, explained that: "Things that influence the quality of service at Action BAS are a reliable system, because the number one quality of service is the reliability of the system owned by the application. Then the application must also guarantee the security of customer data because this is very important. Furthermore, the features that the Action application itself has, the more features it has, the more positive it will be for the quality of the Action service. And the last thing is the ease of accessing the application, this also has a positive value for the application on the user's side."

Customer Interest in Using Mobile Banking

Based on the results of research regarding customer interest in using mobile banking. The author only gets an overview and the author must discuss the results of the research. The research results that the author will discuss are based on the results of interviews.

Customer interest in using mobile banking refers to an individual's desire or interest in using digital banking services. This interest is closely related to customer motivation, perceptions and preferences regarding the convenience and benefits obtained from using mobile banking services. Perception shows responses, suggestions and assessments on the Action application service clearly to determine the extent of public perception. The author collected data using interview techniques in several communities.

Based on the results of interviews with customers A2, A3, A4, A5, A6, A7, and A8, it shows that the majority of people think that this application really helps them in carrying out daily transactions such as transfers, electricity payments, credit payments, wifi payments, top up, and payment of taxes and levies. The service features available in the Action application, such as the QRIS feature, E-Wallet and Islamic features, are very useful and useful for the community, because people think that the Action application is good enough to

help with daily transaction activities without having to go to the bank to make transfers. etc.

Advantages of Mobile Banking at Bank Aceh Syariah

According to research conducted by researchers on several data sources, the advantage of Action Mobile Banking is that it is easy to access features just by relying on internet connectivity on a smartphone. The explanation of each feature in it is easy to operate and flexible because it does not require a long time to carry out financial transactions. Mobile banking allows customers to access banking services anytime and anywhere just by using their mobile phone.

The results of interviews conducted by researchers with informant A4, stated that "Action Mobile Banking has many advantages that are provided to customers, one of which is cardless withdrawals which makes it easier for customers to carry out transactions at ATMs who may have forgotten to bring their ATM card to carry out cash withdrawals or other transactions, This is one of the advantages provided by Action mobile banking. "With the cardless withdrawal feature, it really makes it easier for customers to carry out transactions at ATM machines, especially since sometimes many customers now forget to bring their cards when traveling both near and far, with this it really helps these customers."

Discussion of Research Results

Service Quality in Mobile Banking Action Bank Aceh Syariah

According to the results of research conducted by researchers on several data sources, the quality of service in the Action BAS application has really helped customers' daily needs in transactions, there are many features in this application, both for transfers, payments, top-ups and etc. This is what makes the service quality of the Action BAS mobile banking application adequate and helps customers carry out daily transaction activities.

Customer Interest in Using Mobile Banking

Customer interest in using mobile banking refers to an individual's desire or interest in using banking services via mobile devices such as smartphones or tablets. This interest is closely related to customer motivation, views and preferences regarding comfort, practicality and benefits in using mobile banking services. Perception clearly shows responses, opinions and assessments of Action's services to find out how widely customers feel about the service. The author's Action collects information through interview techniques with several communities using Action.

In accordance with the results of the interview with A4, it can be concluded that the Action application has really helped people's transaction activities, the services offered are complete, save time, the E-Wallet feature makes it easier for people to top up, equipped with Islamic features such as prayer schedules and Qibla direction. which can help people to see the direction of the Qibla and adjust prayer times for people who travel long distances, payment via QRIS which helps people who don't carry cash,

various features such as purchasing electricity credit, internet bills, internet data packages, and paying taxes and levies which can make it easier for people to make UKT tuition payments.

Advantages of Mobile Banking at Bank Aceh Syariah

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E. CONCLUSION

From the results of the research conducted, researchers can draw conclusions, namely:

1. Quality of service in the Action BAS application. There are many features in this application, both for transfers, paying taxes and levies, top-ups and so on. Halter said that the service quality of the Action BAS mobile banking application is adequate and helps customers carry out daily transaction activities. The simplicity of this application also makes it easier for customers to quickly and easily navigate the mobile banking application.
2. Customer interest in using Action mobile banking. Most people think that this application really helps them in carrying out daily transactions such as transfers, electricity payments, credit payments, WiFi payments, top ups, and paying taxes and levies, service features that The Action application is very useful and useful for the community, because people think that the Action application is good enough to help with daily transaction activities without having to go to the bank to make transfers and so on.
3. The advantage of mobile banking at BAS is that transactions are fast and efficient, customers can carry out various types of transactions such as fund transfers, bill payments, credit purchases, etc. quickly without needing to come to the bank. Then another advantage is guaranteed security, as well as advanced security features such as two-step verification and data encryption to protect customer information.

RECOMENDATION

Based on the results of the research conducted by the researcher, the following are suggestions and recommendations that the author can convey:

1. For researchers: The author suggests to further researchers to expand research to all Islamic Banks in Aceh by comparing the quality of service in the use of mobile banking
2. For Bank Aceh Syariah

- a. To be able to improve the quality of service in mobile banking at BAS by upgrading the quality of service in mobile banking to be better.
- b. In addition, provide guidance to customers on the use of mobile banking with the aim that customer interest in using mobile banking at BAS can facilitate transactions.
- c. The advantages of mobile banking, to be improved again so that BAS becomes the best bank compared to other banks

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