

CUSTOMER PERCEPTIONS OF BANK SYARIAH INDONESIA MAGELANG SUDIRMAN SUB-BRANCH OFFICE FOR TELLER TRANSACTION SERVICES USING DIGITAL SYSTEMS

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Abstract

The aim of this study is to uncover the phenomenon underlying the slow growth and development of Bank Syariah Indonesia (BSI) customers in Magelang Sudirman Sub-branch Office. As such, the facts obtained will be more meaningful and can be used as a basis in developing Indonesian Islamic banking operations. The data analysis technique used is descriptive qualitative-interpretive conducted by controlled interviews through questionnaires. The population in this study were Magelang Sudirman Sub-branch Office customers in the Magelang area, Meanwhile, the sample in this research were Magelang Sudirman Sub-branch Office customers who deposit funds and/or borrow funds from Bank Syariah Indonesia Magelang Sudirman Sub-branch Office. Based on the results of research conducted, most of the informants stated that functionally digital teller services are very effective and make it easier for customers to carry out all types of banking transactions, because they are easy and fast to access.

Keywords: *Islamic Bank, Customer Perception, Digital System, Teller Transaction Service*

1. INTRODUCTION

The current development of Islamic banking in Indonesia is a manifestation of public demand that requires a sound banking system that also meets sharia principles. However, along with the rapid development of Islamic banking in Indonesia, it must be accompanied by technological facilities to support the advancement of Islamic banking, and now almost every bank in Indonesia, both private government banks, conventional and Islamic banks, has used technology services to facilitate all transactions or to market its products, which in the banking world is known as E-Banking (electronic banking).

The application of Islamic bank digital banking must be able to change the marketing model and management model of Islamic banks (Vebiana, 2018). The challenge for Islamic banks in developing digital banking is to eliminate customer reluctance caused by bad experiences (Alwi & Khotijah, 2022). For this reason, the development of service marketing theory in digital banking requires an understanding of customer preferences in terms of satisfaction and loyalty. Customers choose service providers based on the rating of importance, after enjoying these services, customers tend to compare with what they expect. If the services they enjoy are far below the services they expect, then the customer leaves the service provider. By improving customer service, the bank's financial performance will also increase and will have a positive impact on the bank (Saipul, 2021).

The high use of internet banking by customers is very interesting to conduct a study to find out customer perceptions so that customers' interest in using internet banking is very high (Juliansya, 2018). This is important because the results of this study can provide guidance for the banking industry, namely to be able to formulate a bank's marketing strategy in order to maintain the consistency and competitive advantage of electronic banking (internet banking) products in the future.

Fulfilling customer needs for excellent banking services and being able to produce loyal customers can increase customer satisfaction so that time efficiency demands emerge in completing transactions at banks related to long queuing systems, busyness, long distances and traffic jams on the way which can make customers reluctant to do business transactions directly to the bank. In this case, the Internet Banking can be effective time in the course of transaction speed in service, but the concept of service not only rests on the service that has been in the office of the cash or office of the branch of the bank concerned. The development of further advanced technology, increased needs and demands of the community is increasingly to the products and activities of banking both from terms of diversity, speed, and the flexibility of transactions, including security and comfort in transactions and other transitions in line with the banking industry effort to operate more efficiently, the various needs are answered by the banking industry, among others, by presenting the electronic banking products and activities with a more diverse delivery channel (Wahyuningsih & Janah, 2018).

Research conducted by Fernandez & Pujani (2019) concludes performance expectations have significant and positive effects on behavioral interests of customers in using Mobile Banking services. Hence, the higher the expectations of mobile banking service performance the higher the interest of customers in using mobile banking services. In current study, Fernandez & Pujani (2019) has a similar research subject, namely the digitization of banking. Meanwhile, Fernandez & Pujani (2019) focuses more on the influence of the dimensions of perceived risks and perceived service quality, while the current research focus lies on customer perceptions of digital banking services.

Sugiana (2018) concluded that competition in the banking world, especially in providing financial services to customers, is getting tougher, so Islamic banking must be able to appear modern, have a global perspective, and have digital-based services. In this case, Bank Syariah Indonesia (BSI) in KCP Magelang Sudirman (sub-branch offices) implements a strategy to improve service quality, namely through digital-based service products. The following is a strategy to improve service quality through digitizing banking products at Bank Syariah Indonesia in KCP Magelang Sudirman.

It started with the researcher's concern about the low response of KCP Magelang Sudirman customers to teller transaction services using a digital system. Facts on the ground illustrate that the proliferation of Islamic banking/financial institutions in Indonesia has not been accompanied by an increase in the number of customers. It is proven that less than 1% of customers are Islamic banking customers. Consequently, this raises a lot of questions. As we all know, the existence of sharia-based banking in Indonesia has been going on for about 20 years. In terms of the growth in the quantity of banks opening sharia branches/units, it is indeed quite rapid. This happened because Bank Indonesia allowed dual systems to be implemented in banking activities in Indonesia, namely a digital teller service system and a manual teller service system. Thus, this study seek to explore the Customer Perceptions of KCP Magelang Sudirman.

2. LITERATURE REVIEW

2.1. Perception

Perception is the process of observing someone who comes from the cognitive component. Perception is influenced by factors of experience, learning process, horizons, and knowledge. Humans observe a psychological object with their own glasses which are colored by their personal values. This psychological object can be a particular event, idea or situation. Factors of experience, learning process, or socialization provide shape and structure to what is seen. His knowledge and horizons give meaning to these psychological objects (Sugiana, 2018).

2.2. Customer

Customers in banking institutions are very important. In this study, the intended customers were students of the IAIN Palopo Islamic banking study program, both those who had used digital banking services and those who had not used these services. The customer is like a breath that is very influential on the continuation of a bank. Banks must be able to attract as many customers as possible so that the funds collected from these customers can be played by the bank which will later be channeled back to people who need bank assistance (Oski, 2012).

2.3. Digital Banking

Digital banking or digitizing banking products is a breakthrough in new services that rely on digital technology as a medium for banking services for customers (Julia, 2020). This is done so that accessing banking services can be easier and more effective. Internet Banking or digital banking is basically a combination of two basic terms, namely Internet and Banking (bank). Interconnected Network (Internet) is a network system that connects every computer globally in all corners of the world. The connection that connects each of these computers has a standard that is used which is called the Internet Protocol Suite (TCP/IP) (Astuti & Mustikawati, 2013).

3. RESEARCH METHODS

The research type that will be conducted is descriptive qualitative-interpretive, in which this research is conducted to reveal the phenomenon behind the slow growth and development of the number of customers of the Bank Syariah Indonesia in KCP Magelang Sudirman (Sub-branch Office). From the results of the data description, interpretation is then carried out, so that the facts obtained will become more meaningful and can be used as a basis for developing Indonesian Islamic banking operations.

This research was conducted in the Magelang area, namely: Magelang City. Considering that in this area several sharia-based banks have operated, both of which are branches of the national banking system and are still in the form of sharia units.

In order to get good data, the object of this research is Islamic banking customers who are Muslim. Thus, it was expected that the answers given by the object of research (respondents) are more objective and can be used as a basis for drawing conclusions and interpretations. Hence, the results of this study may answer research questions well.

Meanwhile, the population in this study were KCP Magelang Sudirman customers in the Magelang area, namely: Magelang City. In this study, the target market for Islamic banking is Magelang Sudirman KCP customers. Magelang City was chosen as the

population location in this study because this area has relatively high growth, especially with regard to teller service transactions using digital systems. Meanwhile, the sample in this research were KCP Magelang Sudirman customers. In this case, the customers were customers who deposit funds and/or borrow funds from Bank Syariah Indonesia KCP Magelang Sudirman. These customers were chosen as the sample, because they were the target subjects of this research.

The data to be used in this study was primary data, in the form of respondents' answers about sharia concepts/principles applied in sharia banking operations. The data source explored in this study was teller service transactions using a digital system. Data collection in this study was carried out by interviews controlled by questionnaires. Thus, the answers to the questions were becoming more and more directional.

4. RESULTS AND DISCUSSION

The presence of Islamic banks in Indonesia is an industry that plays an important role in economic activities, especially for Muslims who stay away from elements of usury (Iska, 2018). The large variety of industry players in Islamic banking has resulted in a high level of competition, especially to acquire customers. On the other hand, the times also show changes both in terms of service development, both manually and through digital services. There are various perceptions when customers use teller transaction services using a digital system which on the one hand has advantages and convenience but on the other hand also creates obstacles and difficulties in the service. Some customers are even more comfortable using teller services manually. From the variety of interview results summarized by the researcher, they can be grouped into the following outline:

4.1. The Digital System at the BSI KCP Magelang Sudirman Teller

All informants answered that the communication of digital service systems at bank tellers to customers using computers is very commonplace in line with advances in information technology. Digital services are synonymous with the convenience of making transactions anytime and anywhere without having to go to the nearest branch office. Meanwhile, after the Covid-19 pandemic the use of this system was very positive because customers remained safe and healthy because it reduced human contact that has the potential to transmit the virus. However, not all customers understand service mechanisms using digital systems, especially for those who are old and do not have gadgets, smartphones or internet facilities. So that as sophisticated and efficient digital teller services are, it is still difficult for non-technological circles. On the other hand, this digital service makes customers feel stiff if they are constantly with the machine, their human feelings are reduced, usually bank staff who are always friendly with a smile, are now being replaced with a digital system at the bank.

Informants' perceptions of the digital system mechanisms in the tellers of Bank Syariah Indonesia KCP Magelang Sudirman are applicatively carried out on all customer financial transactions and are felt to be good. However, there are still several obstacles, namely poor accessibility, especially during bad weather, which hampers the internet network. When the network is blocked, services with digital systems cannot be carried out. Meanwhile, the use of digital systems must also maintain the level of security at a safe level so that customer trust is built. Considering that in today's all-digital era, the

modus operandi of financial crimes is also carried out digitally through phishing and malware traps that are currently rife. Customers who are switching or who are not accustomed to utilizing digital systems are naturally concerned when fraud occurs during the maintenance of digital systems so that these flaws can be manipulated and used as a weapon for criminals to seize client funds.

4.2. Ease of Transactions with the Digital System at the Teller

Most of the informants liked and felt the convenience of fast and easy service by using the digital system at BSI tellers. But there are two informants as customers who do not understand digital transactions, there must be instructions so they understand and can enjoy the conveniences offered by the bank. Given that face-to-face service communication can increase service efficiency, especially in the current situation that requires people to practice social distancing. Officers can also provide the same good service even though they are not face to face. Meanwhile, several informants described that service can be said to be optimal if there is two-way communication between bank officers and customers face to face because communication replaced by a digital system has many limitations, so this raises the potential for bank customers to be dissatisfied with the service.

4.3. The Ease of Use in using a Digital Teller Compared to a Manual Teller

Most of the informants explained that using digital tellers was indeed more effective and efficient and faster in meeting customer needs. However, some others still prefer to use manual tellers, due to the lack of a clear guidance mechanism in the digital system, so they need a longer adaptation to get used to it before actually switching to using a digital system. Several informants also explained that the use of digital tellers and manual tellers was the same. Since the goal is the same, namely to make it easier for customers to meet their transaction needs. As such, nothing is superior because each has its strengths and weaknesses which are the characteristics of traditional and modern services.

4.4. Functional Quality of Digital Teller Services

Most of the informants mentioned that functionally digital teller services are very effective and make it easier for customers to carry out all types of banking transactions, because they are easy and fast to access. However, it is necessary to pay attention to the quality of the front screen display on digital applications which seem old-fashioned so that they saturate customers. The interaction of computers and humans is very dependent on the application display and the bank's network system itself, so it must be more intuitive, if customers are confused about using the bank's digital teller application, the quality of bank services will also be reduced.

4.5. BSI Digital Service Quality

The general perception of customers is the same that the bank's digital service system completely covers almost all customer actions. Banks provide ease of service in applying the banking system to meet life's needs. The service is made in such a way as to be able to adjust to the customer's behavior, so that it can help customers in service indirectly. The bank transaction system must be able to offer as easy a service as possible for customers. On the other hand, the quality of digital bank services can be said to be good if they carry out their functions correctly.

This is a crucial issue in the digital era where bank credibility with digital services can be positive or negative in maintaining the security and confidentiality of customer data. Especially recently, there have been many cases of selling customer data by bank officials for personal gain. In fact, customer data is traded so that customer accounts can be broken into by irresponsible parties. Bank credibility is a challenge for the bank itself. In this digital era, the level of crime is not only criminal. As such, crime in cyberspace is more dangerous because the impact will be very fatal because it can cover the global. The bank's security system must be layered, which is very difficult for criminals to penetrate, which can harm customers.

4.6. BSI Digital Service Innovation

The current digital era actually makes the perception of all customers more open to receiving internet-based digital services. With the existence of the Internet, on one side, services can be faster and more practical, in line with the dynamics of progress and rapid development of information technology, including in the field of banking services. BSI's digital service innovation is also a positive breakthrough because it is intended to facilitate customer transaction services. With this digital system, almost all transactions can be carried out faster, one of which is bank non-cash services, with a non-cash system that used to be rarely used, and was considered complicated. Since then, with the help of the internet, there has been a significant shift in it.

4.7. Trust in BSI Digital Services

The general perception of informants sees that the digital system services provided by BSI to customers make relationships or communication more time-saving, efficient and fast. Customers using the service using a computer or smartphone and other Internet facilities can carry out all banking transactions such as money transfers, check balances, access banking products such as opening savings accounts, deposits and current accounts for 24 hours. Service communication without face to face can increase transaction efficiency. Digital services without face-to-face interactions are more effective; however, if there are complaints that cannot be resolved via computer, customer are required to continue communicating with bank officials, such as technical issues that frequently arise when a computer crashes and other needs that cannot be resolved via computer due to poor communication.

Hence, the perceived level of customer trust is still high for BSI's digital services. In other words, the level of efficiency and convenience of banking activities increases with the help of BSI digital technology. As long as the bank guarantees the security of the customer's information, they should not be too worried. There are numerous advantages to using this banking platform, which allows customers to conveniently get transaction information via email or SMS as proof of transaction activity. Customers have a little worry because big data is private, customers are worried that their financial data will be hacked, such as cybercrime and fraud, but all informants believe that banks will always protect customer data.

5. CONCLUSION

In the context of this study, the ease of use of the transaction system needs to be able to provide consumers with as much convenience in terms of service as is practically feasible. Meanwhile, the quality of digital bank services can be said to be good if they carry out their functions correctly. Thus, the perceived level of customer trust is still high for BSI's digital services. Where the level of efficiency and ease of use of banking activities increases with the help of BSI digital technology. As such, there is no reason to be overly worried so long as the bank maintains the confidentiality of the customers' personal information.

For future researchers, in order to be able to conduct research on other variables that can affect customer satisfaction besides those examined in this study. We believe that there are many other variables that affect customer perceptions of teller transaction services that were not examined in this study. Further, they can also conduct research on the model in this study into other industries in Indonesia, apart from the banking industry.

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