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Analysis of the Influence of Maintenance Bank Syariah Indonesia on Mobile Banking Economic Transaction Activities in the Territory of Indonesia

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A B S T R A C T

Indonesia Sharia is a financial institution currently trending but has experienced extraordinary maintenance in recent times. The purpose of this study is to determine the influence of the maintenance of Bank Syariah Indonesia on mobile banking economic transaction activities in the territory of Indonesia. This research method is quantitative with descriptive analysis and data collection with questionnaires and the level is the Likert scale of correspondent data on Indonesian Islamic bank customers randomly from various regions of Indonesia affected by a total of 85 people. The results of this study Likewise, the Maintenance of Mobile Banking Services carried out by Bank Syariah Indonesia had a significant and positive effect on Economic Transaction activities in Indonesian territory last week.

1. INTRODUCTION

1.1. Research Background

The Indonesia is the largest Islamic country in the world. This influence makes an economic impact on Indonesian financial transaction activities, one of which is the role of Islamic banks. Islamic banks themselves are attractive banks for Muslims and even non-Muslims. This was proven during the monetary crisis in 1980 that the only bank in Indonesia that survived the monetary crisis was Bank Muamalat. From here, everyone in the world thinks that the safest bank in the world is an Islamic bank because of the profit-sharing system. In Indonesia alone, this economic activity has existed since the early days of the Prophet Muhammad. Because there are many advantages and disadvantages in your business, then thinkers begin to think about

how to change the art of economics to the economy as it is recently. This economy continues to develop as human civilization should. Now There are many types of Islamic banking with many Islamic developments. Traditional economics still exists about Islamic economics. Economists predict that in the coming years the Islamic economy will continue to grow faster than the traditional economy[1]

However, the reality of the problem recently was that the Indonesian economy was tested with the problem of Indonesian Sharia Banks carrying out ongoing maintenance for approximately one week or 7 days. This has caused Indonesia's Islamic banking transactions to be totally paralyzed so that many economic transactions feel disrupted. Especially throughout Indonesia, especially in Aceh Province because in that area Indonesian Islamic banks are the only banks used by local people to conduct online transactions. Of course, with this problem there must be a solution given so that the problem can be resolved,



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according to Nova Orri. The results of the research show that the maintenance strategy in maintaining priority customer loyalty in Islamic banks is for the sake of maintaining trust. Then the same thing was also expressed by Ramadian and Nurhayati, the safety of Islamic banks themselves depends on the people who work in them, such as showing that employee religiosity has a positive and significant effect on employee performance and corporate culture has a positive and significant effect on employee performance. Meanwhile, according to Sri Mahargiyanti, the strategic role can be seen from two perspectives. The first strategic role is related to strengthening Islamic Muamalah in Indonesia which considers market development and better access to Islamic economics and finance, thereby reducing the opportunities for usury, gharar and dhalim in Muamalah in Indonesia. Another strategic role is related to strengthening the national economy through the development of capital and resources of the National Sharia Bank, which is able to increase business financing and national development. That in Bank Syariah Indonesia Service Quality: Social Perspective shows that the indicators in this study are valid and reliable [2]

Previous studies explained that if there is a merger of three different Islamic banks, it can affect several elements such as customers, employees and society. a) Customers can still make electronic money card transactions. It is sufficient for the customer to make a bank transfer, b) Employees of BNI Syariah, BRI Syariah and Bank Syariah Mandiri will remain employees of Bank Syariah Indonesia and will not be terminated, c) Bank Syariah Indonesia (BSI) educates the public by introducing Islamic financial literacy programs and accelerating settlement Halal value chain in developing the industry, financing supports SMEs and participating in the financing of major Islamic projects. Then related to previous studies also that financial performance in Islamic bank institutions is very influential if unwanted things happen such as Covid-19.[3]

Efforts that can be made in overcoming the problem with the improvement of the Indonesian Islamic banking system are to strengthen the data and network system and maintain customer data as well as possible and safely. This is in accordance with the Sharia control system must be implemented according to the rules set by the Sharia Supervisory Board. The DPS function in sharia banking must be carried out normatively in accordance with the principles of compliance, compliance culture, risk management and the values of the sharia system. The existence of the Sharia Council regulates the implementation of compliance with Sharia law, which is the main guarantee of the existence and continuity of the Islamic finance industry. In addition, a strong strategy and service system must be maintained so that it does not impact losses to customers and other members of the public [4].

1.2. Hypothesis

The formulation of the hypothesis in this study is as follows:

- H_0 : Maintenance of Mobile Banking Services did not have a significant impact on economic transaction activities in Indonesia last week
- H_a : Mobile Banking Service Maintenance Has Significantly Affected Economic Transaction Activities in Indonesian Territory Last Week.

2. MATERIALS AND METHODS

This research method uses quantitative with descriptive analysis. with a sample of 85 customers affected by the Maintenance of Bank Syariah Indonesia for Mobile Banking Economic Transaction Activities in the Indonesian Territory. Samples were taken from customer participants who were interviewed. The data collection method is a questionnaire and the level is a Likert scale. This scale is used in poll-based tests. Entity response is used to measure area and volume. The data type used is the distribution type [5]

3. RESULT AND DISCUSSION

3.1. Regression Test

To answer the simultaneous effect hypothesis (Test F) between the Influence of Maintenance of Bank Syariah Indonesia Mobile Banking Services on Economic Transaction Activities in Indonesia last week can be seen in Table 1.

Table 1. ANOVA of Regression Test

ANOVA ^b						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	,951	2	,476	,197	,022 ^a
	Residual	82,238	36	2,419		
	Total	83,189	38			

The results of the ANOVA test, in this section it is shown that the results obtained are $F = 0.197$ with a sig. 0.022, because the significance $< \alpha (0.05)$ is much smaller than 0.05, H_0 is rejected and H_a is accepted, meaning that there is a significant effect simultaneously between the Effect of Maintenance of Bank Syariah Mobile Banking Services on Economic Transaction Activities in Indonesia last week.

3.2. Influence of the Maintenance of Bank Syariah Indonesia Mobile Banking Services

In addition, this research aims to reduce the factors that are thought to influence the Maintenance of Bank Syariah Indonesia Mobile Banking Services on Economic Transaction activities in Indonesia last week, it can be seen from the results of multiple regression analysis using the SPSS Version 18.00 program (Table 2)

Table 2. ANOVA of Multiple Regression
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.702	9.445		.392	.698
Y	.236	.078	.078	.459	.049

The results of the coefficients test, in the Influence of the Maintenance of Bank Syariah Indonesia Mobile Banking Services, stated a constant value (a) = 3.702; B value (The Influence of Bank Syariah Indonesia Mobile Banking Service Maintenance) = 0.236 and t count = 0.459 with a sig. = 0.049. Based on the coefficients table, the regression calculation equation is obtained as follows; $X = 3.702 + 0.236Y$.

The constant of 3.702 states that if there is no increase in the Influence of Maintenance of Bank Syariah Indonesia Mobile Banking Services, then the Maintenance of Bank Syariah Indonesia Mobile Banking Services on Economic Transaction activities in the Indonesian region Last Week is 3.702.

The regression coefficient of 0.236 states that each addition (because of the + sign) if the Effect of Maintenance of Bank Syariah Indonesia Mobile Banking Services increases will increase the Maintenance of Bank Syariah Indonesia Mobile Banking Services on Economic Transaction activities in the Indonesian region Last Week by 0.236 and vice versa. So the + sign states the direction of the relationship in the same direction, where an increase or decrease in the independent variable (X) will result in an increase or decrease in the dependent variable (Y). In other words, an increase or decrease in the Effect of Maintenance of Bank Syariah Indonesia Mobile Banking Services will affect an increase or decrease in the Maintenance of Bank Syariah Indonesia Mobile Banking Services on Economic Transaction activities in the Indonesian region Last Week.

3.3. *Effect of Maintenance of Bank Syariah Indonesia Mobile Banking Services on the Maintenance of Bank Syariah Indonesia Mobile Banking Services on Economic Transaction activities*

Furthermore, to find out the significance test whether the Effect of Maintenance of Bank Syariah Indonesia Mobile Banking Services has a significant effect on the Maintenance of Bank Syariah Indonesia Mobile Banking Services on Economic Transaction activities in the territory of Indonesia Last Week, a regression test will be carried out. This regression test is done by testing the hypothesis.

If the probability value is less than or equal to the value of α or ($\text{Sig} < \alpha$), then H_0 is rejected and H_a is accepted, meaning that the effect is significant. If the probability value is greater or equal to the value α or ($\text{Sig} \geq \alpha$), then H_0 is accepted and H_a is rejected, meaning that the effect is not significant. Table of coefficients obtained by the variable Influence of Maintenance of Bank Syariah Indonesia Mobile Banking Services a significance value of 0.049 compared to α (0.05) it turns out that the sig value $< \alpha$ thus H_0 is rejected and H_a is accepted meaning that there is a significant influence of Influence of Bank Syariah Indonesia Mobile Banking Service Maintenance on economic transaction activity in the territory of Indonesia last week.

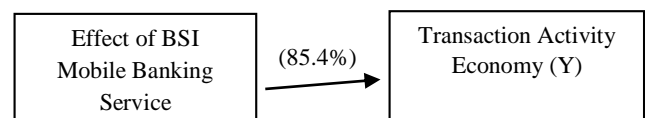
Based on the analysis above, simultaneously the effect of maintaining Bank Syariah Indonesia Mobile Banking Services has an effect on the Maintenance of Bank Syariah Indonesia Mobile Banking Services on Economic Transaction activities in Indonesia last week. There are other factors besides the variables studied that have an effect on the Maintenance of Bank Syariah Indonesia Mobile Banking Services on Economic Transaction activities in Indonesia last week. This is supported by the resulting R Square value. This R Square value can be seen in Table 3.

Table 3
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.101 ^a	.0854	.125	.985	1.394

In the Table 3 above it appears that the results of the model summary table, in this section the value of $R = 0.101$ is displayed and the coefficient of determination (Adjusted R square) is 0.854. Because the value of the correlation coefficient is in the range of 0.60-0.955, it can be concluded that there is a strong influence from the Influence of the Maintenance of Bank Syariah Indonesia Mobile Banking Services on Economic Transaction Activities in Indonesia last week. This shows the understanding that Bank Syariah Indonesia Mobile Banking Service Maintenance on Economic Transaction activities in Indonesia last week (Y) was influenced by 85.4% by the variable Influence of Bank Syariah Indonesia Mobile Banking Service Maintenance (X) while the rest ($100\% - 85.4\% = 14.6\%$) was influenced by other reasons not included in this study. Based on the results of the analysis of the effect of Bank Syariah Indonesia Mobile banking Service Maintenance on economic transaction activities in the territory of Indonesia last week, it can be described as follows:

Figure 1
Results of Simple Regression Analysis
Influence between 1 Independent Variable and 1 Dependent Variable



3.4. *Research Findings and Discussion*

While observing the activities of Muslim traders in asset management, the researcher found several interesting things from this study which the researchers used as research findings on Muslim traders at the Aur Kuning Bukit Tinggi market. The findings in this study are as follows: The influence of Bank Syariah Indonesia Mobile Banking Service Maintenance has a positive and significant effect on the Maintenance of Bank Syariah Indonesia Mobile Banking Services on Economic Transaction activities in Indonesia last week because of a significance value of 0.022 with an influence of 85.4%. Because of the significance $< \alpha$ (0.05), H_a is accepted and H_0 is rejected. This means that there was a significant and positive influence on the Maintenance of Bank Syariah Indonesia Mobile Banking Services on Economic Transaction Activities in the Indonesian Territory last week.

Bank Syariah Indonesia (BSI) has made a breakthrough in the strategy of providing banking services through Electronic Banking (e-banking) given the importance of increasing customer loyalty. Through automated systems and computerized interactive communication channels, banks can offer their services and goods to customers. E-banking is a system that enables people and businesses, as well as bank customers, to

access their accounts, conduct business transactions, and find information about products and services through private or public networks, such as the internet. E-banking application is the use of information technology which is still in the process of being developed to help customers who want services that are fast, safe, useful, affordable, and always available (24 hours a day, 7 days a week). Before taking advantage of banking, Bank Syariah Indonesia (BSI) customers often have concerns about the privacy and security of their personal and financial information.[6]

The quality of a product has a significant impact on customer satisfaction. The service quality component in e-banking is very important because offering high-quality services according to customer demand through human and technological interaction gives digital-based banking products a competitive advantage. Bank Rakyat Indonesia adopted a plan to increase the reliability of the electronic banking system in facing the era digitization, adding and updating features to improve user experience, or user experience that focuses on the experience of using digital products. However, this technology requires periodic maintenance for better performance and customer satisfaction using Satisfaction.

4. CONCLUSION

Based on the results of the above analysis regarding Analysis of the Effect of Maintenance of Bank Syariah Indonesia Mobile Banking Services on Economic Transaction Activities in Indonesian territory last week with the following analysis: Based on the ANOVA test, a value of $F = 0.197$ is obtained with a significance level of Probability of 0.022, a significance value of 0.022 when compared with a value of $\alpha (0.05)$ then the H_0 hypothesis is rejected and the H_a hypothesis is accepted, which means that there is a significant influence on the influence of Maintenance of Bank Syariah Indonesia Mobile Banking Services on Economic Transaction Activities in Indonesian territory on Last Week High of 0.854 or of 85.4% while 14.6% is influenced by other variables not included in this study. Thus the Maintenance of Mobile Banking Services carried out by Bank Syariah Indonesia had a significant and positive effect on Economic Transaction activities in Indonesian territory last week.

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