

Analysis of Student Interest in Using Sharia Bank Mobile Banking with Conventional Banks

Yuni Pramita¹, Mutiara Cantika Sari²

UIN Fatmawati Sukarno Bengkulu¹²³

e-mail:

¹yunipramita10@gmail.com

²cantikansarimutiara@gmail.com

ABSTRACT. This research aims to determine the interest of UINFAS Bengkulu students in using mobile banking at Sharia banks and conventional banks. This research aims to increase students' interest in becoming users of its services. This research uses qualitative methods using interview data from students at UINFAS Bengkulu. From the results of this research, it can be concluded that the main factor in student interest is the accessibility of banking which is easy to reach.

Keywords: Student interest; mobile banking; Shariah bank;

INTRODUCTION

As the banking industry develops rapidly, competition between banks is getting tougher. Banks think about how best to retain and attract clients due to competition. Almost all financial transactions are carried out through banking today. In Indonesia, there are not only conventional banks, but also Sharia banks that operate according to Islamic principles, which can offer banking options for the public. In the decision-making process, various factors influence people's reactions. Students are users of banking services at all levels of society. There is no doubt that students from the millennial generation use banking services such as savings and mobile banking services. Apart from that, almost all tuition payments are made through banking services.

This literature review was carried out to compare and evaluate various approaches, theories, and methodologies used in research regarding student interest in using mobile banking services at Sharia banks and conventional banks. By looking at previous research, we identified further comparisons of student interest in using mobile banking services at Sharia banks and conventional banks.

Information technology has developed very quickly and rapidly and is now a necessity for society. The main goal of advances in information technology is to improve the future of human life by making it easier, simpler, cheaper, faster, safer, and more comfortable. People's modern lives have been changed significantly by advances in information technology, which has provided many conveniences and helped them work. Daily human needs continue to increase, and job opportunities cannot be avoided, as do advances in banking technology to meet customer needs. Most people want things that are practical and instant. Internet technology is starting to become a trend in the banking industry. Several banks, both conventional and Sharia, are starting to offer mobile banking services as a service that is in demand by customers. These services include telephone banking (Mobile Banking), Automated Teller Machines (ATM), and short banking services (SMS). For clients who want services that are fast, safe, convenient, cheap, and accessible via their mobile devices, this mobile banking request is available throughout the day.

METHOD

This type of research uses qualitative research, also known as field research, or field research is a type of research that produces discoveries that cannot be achieved using statistical procedures or other methods of quantification. By not adding or subtracting data, data can be developed or explained in detail and clearly. The data collection techniques used are observation, interviews, and documentation. And supported by secondary data, namely information from journals, theses, as well as articles, and other websites related to the topic under study.

RESULTS AND DISCUSSION

Understanding Interest

Interest is an impulse that encourages someone to devote their attention to certain things, such as work, studies, objects, and people. Interest is related to something that is profitable and can produce satisfaction for someone. The more often interest is expressed in activities, the stronger the interest. Conversely, if there is no opportunity to express it, interest will decrease. (Meta Oktri Astuti, Syamwil, 2018).

According to Djaali (2012: 121), statements that show that students prefer something can be used to show interest. In addition, participating in an activity is another way to show yourself. Interest does not come from birth, instead, it is acquired through experience, education, work, and other processes.

Mobile Banking

The definition of mobile banking is a service that offers easy access and speed to get the latest financial information and transactions instantly. Mobile banking services are bank distribution products that allow customers to access their accounts via mobile phones that have GPRS technology. (Nurdin et al., 2020)

Benefits of Mobile Banking

Benefits of mobile banking in banking according to (Fahrur R) As an easily accessible service provider, here are some of the advantages of mobile banking as follows:

1. You can enjoy transactions anytime and anywhere.
2. You can make transactions easily like at an ATM.
3. Can be used on all types of SIM and cell phones that use GPRS technology.
4. Has a unique feature that allows real-time transfers to banks and account holders. (Kulasanti & Susliyanti, 2020)

Differences between Sharia Banks and Conventional Banks

1. Indonesian Sharia Bank

The definition of Indonesian Sharia Bank, or BSI is the largest Sharia bank in Indonesia. This is the result of a merger of three Sharia banks, namely PT Bank BRI Syariah (BRIS), PT Bank Syariah Mandiri (BSM), and PT BNI Syariah. On February 1, 2001, Bank Syariah (BNIS) was officially established. On January 27, 2021, Bank Syariah Mandiri and BNI Syariah were permitted to merge into BRI Syariah by the financial services authority. The benefits of saving at BSI include the following:

- a. Several types of BSI savings are facilitated with ATM cards and e-channel services such as mobile banking such as Gingga Net Bengking.

- b. BSI ATM cards can be used in all ATMs of all Indonesian banks.
- c. Customers have the opportunity to get bonuses for funds managed by BSI.
- d. It will be easier for customers to distribute zakat, infaq, and alms. (Irawan et al., 2021)

2. Conventional Banks

Judging from the research results, UINFAS Bengkulu students' interest in using mobile banking services, namely perceived ease of use, perceived benefits, perceived risks, and bank promotions can influence customer interest in mobile banking services. Apart from that, internal and external factors can also influence the use of mobile banking services. Banks continue to develop technology to attract customers to use mobile banking services. The ease of carrying out banking transactions is one of the main reasons why students use mobile banking services.

The majority of UINFAS Bengkulu students answered that they knew that conventional banks were banks that carried out their operations conventionally by bank procedures and applicable banking regulations, implemented an interest and profit system, and used general banking principles. Meanwhile, Sharia banks are banks that carry out their operations based on Islamic or Sharia principles and applicable banking regulations, with various kinds of contracts the main difference between the two banks is the way they treat the system, their functions and activities, and their basic principles. Sharia banks only carry out halal transactions, such as focusing on profit margins, profit, and falah, using real funds, and having a Sharia supervisory board. In all types of transactions, conventional banks prioritize profits.

The interview results show that students when choosing between a conventional bank or a Sharia bank, will consider banking accessibility, ease of access to banking locations, and services to meet their financial needs. Using conventional banks with transaction services such as payments and transfers is easier for respondents to compare. Some people say that location has not been considered because they have never tried Islamic banking services before. So I don't know exactly how Islamic banks offer convenience. If you have a name or confidence in your society, it doesn't matter. As seen in the village, not all banks offer this service, let alone banks. This is one of the reasons why they choose not to open an account at a Sharia bank.

CONCLUSION

Based on the research above, the author concludes that the majority of UINFAS Bengkulu students are Muslim and already know about Sharia banking and conventional banks. As students, UINFAS Bengkulu students also know the differences between Sharia banks and conventional banks. With the emergence of students' interest in becoming users of mobile banking, sharia banks, and conventional banks, there is interest in promotions and convenience in banking and based on the results of interviews, the main factor in student interest is the easy accessibility of banking.

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