
The Influence of Convenience and Quality of Information on Student Interest in Using M-Banking Services at Bank Syariah Indonesia

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ABSTRACT

"The Influence of Quality of Information on Student Interests in the Use of M-Banking" is the title of the article. Customers who serve as supporting facilities for the activities of all levels of society may be interested in technological advancements in this rapidly expanding era of globalization. One of the data advances in Islamic banking is the m-banking administration which is the improvement of two past types of development in Islamic banking, to be specific sms banking and web banking. It is hoped that the potential customer will decide to use m-banking services if they have shown interest. This indicates that a potential customer's interest is the most important factor in deciding whether or not to use information technology. The study's formulation of the issue: In order to effectively explain the claims made in the article's title and find reliable data, this qualitative study looked at relevant facts and theories.

Keyword : M-Banking, Technology, Sharia Banking.

INTRODUCTION

Nowadays, the technological context is associated with information technology which leads to the implementation of computers, which is known as computerization and usually uses mini instruments or microcomputers. The definition of information technology is efforts to collect, process, manage, store, distribute and use data to obtain information. The application of technology in everyday life pays attention to usability aspects that are formed through the combination of software and hardware. For example, cellphones, where the existence of this device makes it easy for everyone to exchange information in real time and accurately without being limited by time or area. So it is not surprising that this device is often found in every level of society. Apart from that, the development of information technology also has an impact on the economic sector, one of which is the banking sector. The existence of information technology in the banking sector brings convenience to customers and bank staff themselves. For example, by developing and implementing software that makes it easier for customers to check, transfer, purchase electricity tokens and the like online, namely m-banking.

The definition of m-banking, also known as mobile banking, is a software-based service provided by banks to facilitate online transactions for the public and students. Sharia banks are no exception. Sharia banks also have similarities with other banks, namely that they are both engaged in handling financing, investment and saving money, but sharia banks are based on Islamic law in all their activities. There are two types of software developed in the banking sector, namely e-banking and m-banking. However, in the implementation of these two software, there are differences, namely that e-banking requires logging in to a website and the customer must input a token as authentication if they want to make a transaction, whereas in m-banking they only need to install the software on their cell phone and only need to input a PIN to carry out all transactions. . So it can be said that m-banking is superior in its use because it is less

complicated than e-banking. Meanwhile, the similarity between the two software is that it requires an internet connection to run.

The government and society need to appreciate the achievements of Islamic banks which are able to develop well in the country. Some people and students have high trust in Islamic banks because every program in terms of lending, savings and investment activities is free from usury laws. However, the fact is that there are several students and members of the public who have sharia bank accounts not based on desire or need but because of necessity.

RESEARCH METHODS

This study uses a qualitative method where researching facts and theories in the field to find acceptable data and to explain the statement in the title of the article effectively the influence of the relationship and differences in the symptoms studied. Research that usually applies analysis in a descriptive context. Qualitative research focuses more on process and meaning.

RESULTS AND DISCUSSION

Sharia-compliant banking is the only segment of the economy that is stable and does not manipulate prices. In addition, banks that adhere to Islamic law can be described as business entities that conduct business in accordance with the Al-Qur'an and As-Sunnah. The characteristics of a sharia-compliant banking system include operating a set of guiding principles, providing a viable alternative banking system that benefits the general public and banks, as well as minimizing risks in transactions, making sound investments, encouraging teamwork and collaboration. in production, and avoid special procedures in currency exchange. By providing a variety of goods and various banking services with flexible terms.

M-banking services for sharia financial institutions are a development of previous SMS banking and internet banking services. There are several types of Islamic banking services available through mobile banking that are similar to those offered by online banking, such as money transfers, account information, reopening, payments, and other services. M-banking services are available on smartphones from Apple, HP, and BlackBerry running Windows and Android operating systems. When compared to using e-banking, the advantages of using m-banking are numerous. The most important example is easy access to m-banking services. Even though m-banking and e-banking both rely on an internet connection to be accessed, the difference is that m-banking can be accessed quickly and easily using a smartphone application and securely using a PIN.

1. M-Banking

M-Banking is a new banking service that allows customers to use their smartphones to carry out financial transactions. Banking features or services that utilize mobile devices, such as cell phones, to provide banking facilities through featured mobile applications are referred to as mobile banking, or m-banking. In M-banking, various types of transactions include:

- A. Reserve movement, balance data, account changes, scale data exchange.
- B. Payment (via credit card, Polish Lira, telephone, mobile, electricity and insurance)
- C. Purchases (shares, top up credit).

With this, m-banking service transactions will be made simpler for every user. M-banking can be accessed using any cellphone that has an internet connection, especially because it saves time and money and can be done at any time. One of the information technology services that many people offer nowadays is mobile banking. These services are becoming increasingly sophisticated and adequate. The following considerations need to be made for the security of mobile banking transactions:

- A. You must use a mobile banking PIN;

- B. You can create your own PIN for free. Change your PIN immediately if you think someone else knows you.
- C. If your GSM SIM card is stolen, lost, or given to someone else, immediately contact your local bank or the bank's call center immediately.

Security in every exchange carried out in banking is the main thing that must be promoted. One of them is creating a multi-purpose financial PIN which is used by everyone. To ensure transaction security, this PIN functions as a primary key. In addition to the statement above, banks that offer mobile banking (m-banking) services are required to guarantee the security of these transactions. This can be achieved, among other things, in the following ways:

- A. To secure data transmission on m-banking services, use SIM Toolkit with end-to-end encryption features for cellphones and m-banking servers.
- B. Implementing mutual authentication, where banks and customers use digital certificates and Personal Authentication Messages to verify that the party transacting with them is the correct and responsible party (bank or service provider).

Apart from customers executing securities, banks must also anticipate unexpected events. It is hoped that every transaction will be declared safe when the SIM Toolkit is used in conjunction with the cellphone's end-to-end encryption feature. Bank customers gain many benefits from mobile banking, including time and cost savings, as well as other benefits. These advantages include the following:

- 1) Mandiri SMS or also called mobile banking is a banking service that allows you to carry out financial transactions on your cellphone via SMS.
- 2) Banking transactions are easy and can be adjusted at any time, and are more cost effective than SMS notifications which only cost IDR 500.
- 3) Utilize various SIM cards. Banking transactions can be carried out regardless of the type of SIM card used. Telkomsel, XL, Mentari and Indosat users can use this menu to make transactions.
- 4) Transaction type, money transfer.

You no longer need to queue at the bank to carry out banking transactions; instead, you can carry out these transactions just by using your mobile phone with the help of mobile banking services. This is the reason why portable financial administration is much sought after. Due to the large nature of the organization, data is directly obtained when making exchanges or transfers and withdrawing reserve funds from ATMs. Apart from that, customers really benefit from this mobile banking service because they no longer need to queue at the bank or ATM; instead, all they need to do is use their phones to send money to those closest to them.

Benefits of using M-Banking for students

The problem of elasticity in m-banking which makes it easier for employees to work is one of the many benefits that customers or the general public choose to use. Another advantage is community satisfaction for each bank through m-banking. customers to receive helpful and engaging assistance. Likewise, m-banking services that operate safely provide the impression of guaranteed security for customers. Overall, mobile banking is growing rapidly in Indonesia because m-banking services can facilitate financial transactions such as checking balances, paying bills, transferring cash, and other financial management tasks with just the "touch of a finger." Transactions can be made from anywhere with an internet connection just by pressing the PIN on the phone. One more financial assistance discussed in this arrangement is assistance with education costs through education costs which should be done through m-banking. Currently, many universities want to make m-banking transactions easier for students or prospective students.

Banks and universities engage in reciprocal interactions in these circumstances. On the one hand, banking services can increase the trust and quality of banks, and m-banking can work well, especially for students who will be able to make transactions quickly, safely and effectively, which can increase students' trust in the system. cooperation between universities and banks. Due to a lack of

understanding of how to use this mobile banking application, only a small number of universities use it to pay tuition fees. There is also the Innovation Acknowledgment Model (Cap) which is a model that attempts to understand the important parts of client behavior regarding acceptance of the use of innovation (Wibowo, 2006). The introduction of technology is described by an action model known as TAM. As a result, banks can offer various conveniences in banking transactions that can increase customer satisfaction by providing customers with the freedom and security to use m-banking.

2. E-Banking

Banking via the Internet is referred to as electronic banking or online banking. One of the results of technological advances utilized in the commercial sector is internet banking. Information technology and business applications are combined in online banking. With e-banking, anyone can definitely pay anywhere and anytime with a mobile phone. Customers can use smart electronic devices such as computers, laptops, personal digital assistants (PDAs), ATMs, and telephones to use online banking.

According to the Indonesian Banking Association (IBI) (2016:56-58) banks in Indonesia have launched the following online banking products:

- 1) Customers can view account balance information and withdraw money from automated teller machines (also known as ATMs), such as transfers between accounts, payments (including credit cards, electricity, and telephone), purchases (including coupons and tickets), and, more recently these, transfers to other banks (within the ATM network) are all made possible by recent advances.
- 2) Telephone Banking: At first, the telephone banking service only provided information. However, it was later expanded to include transfers to other banks, transactions between accounts, payments (such as credit cards, telephone, and electricity), purchases (such as tickets and coupons), and interbank transfers. IVR), just by using a cellphone/handphone anywhere, we can make different exchanges, including moves to different banks.
- 3) Online banking transaction functions can be performed in the same way as other alternative delivery channels, such as H. Information about banking services and products, account balances, transfers between accounts, payments (such as by credit cards, electricity, and telephone bills), purchases (such as coupons and other tickets), and bank transfers to other parties.

Considered a multi-purpose technology, online banking has quite dangerous risks because it involves customer money. One of the biggest risks of online banking is the threat of hackers and misuse of Customer accounts. Barriers to online banking are as follows:

- 1) E-banking exchanges work with this, but can also carry risks such as strategy, activity, and notoriety as well as other risks to the actual development of information and risks to the breakdown/disappointment of the e-banking system, more confusing advances that make up the premise of e-banking.
- 2) Internal employees or bank management may also be responsible for losses and damage to the bank and customers.
- 3) Cybercrime often targets online banking, which is difficult to prove, both technically and otherwise.

One of the security technologies commonly used in online banking is the SSL (Secure Socket Layer) or HTTPS (Secure HTTP) protocol. In short, m- and e-banking have the following advantages:

- 1) Safe (uses a PIN or secret code) and convenient (no need to carry or count cash)
- 2) Facilitate financial and non-financial transactions without the need to visit a bank branch just by using a cellphone or other electronic device with internet access.

Difference between Internet Banking and Mobile Banking

In terms of service usage, Internet Banking and mobile banking are very similar. Internet banking can only be used on a computer, laptop or smartphone if it is connected to the internet and can be accessed directly via the bank's official website. Meanwhile, mobile banking customers can only use mobile banking services with a smartphone connected to the internet after downloading the bank's mobile banking application.

In this case, students' interest in using m-banking was greatly influenced by the ease of sharing

their activities—essentially, students who were already juggling various tiring tasks. As a result, m-banking can reduce their workload, allowing them to be more adaptable and productive. Furthermore, the use of m-banking applications shows that convenience clearly influences goals. According to several students, m-banking services are easier to use than internet banking services. The most minimal comprehension or understanding and marker is the retention of improvements or articles outside the single self.

CONCLUSION AND SUGGESTION

Conclusion

M-Banking service is a new banking service that allows customers to use their smartphones to carry out financial transactions. m-Banking hopes to make it easier for its clients to carry out all financial transactions such as cash transfers, actually viewing balances, opening time investment funds, saving, KTA/KMG/KPR advances, to Mastercard payments, electricity and water bills. Regarding Mobile Banking, customers must first open the application and enter their User ID and password to log in. After that, customers can select the available transaction menu and enter the OTP to complete the transaction.

There is also e-banking, E-banking is when banks offer their services and products to customers directly through electronic and interactive communication channels. E-Banking, also known as electronic banking, is the practice of online banking. General information regarding savings/current accounts, deposit accounts, credit cards, account mutation information, and other internet banking service features are some of them. The fact that non-financial and financial transactions can be carried out using a cellphone or other electronic device that supports the internet is one of the advantages of e-banking itself. Examples of non-monetary exchanges: information about balances, account mutations, and other things. Internet banking and mobile banking, also known as e-banking and m-banking, are different financial services that differ only slightly in terms of service usage. Internet banking can only be used on a computer, laptop or smartphone if it is connected to the internet and can be accessed directly via the bank's official website. Meanwhile, mobile banking customers can only use mobile banking services with a smartphone connected to the internet after downloading the bank's mobile banking application

Suggestion

In this article, trust has the most dominant impact compared to actual utility. Students have great trust in the banking industry as a service provider based on the history of the banks they use, which influences their interest in using mobile banking. If they really believe in the mobile banking system, and maybe it will be easier for them if from now on every university facilitates students in using mobile banking to carry out transactions such as paying tuition fees or UKT or other study fees. the hassle of dealing with each student one by one.

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