

THE IMPLEMENTATION OF MOBILE BANKING ON THE USE OF BSI MOBILE SERVICES BY CUSTOMERS (A STUDY BY TRIBAKTI ISLAMIC UNIVERSITY STUDENTS)

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ABSTRACT

The development of digital technology has driven the transformation of financial services, including in the world of Islamic banking. Bank Syariah Indonesia (BSI) has launched BSI Mobile, a mobile banking application that combines financial, spiritual, and social functions to meet the needs of the younger generation, including students. Features such as zakat, infak, sedekah, and Quran readings demonstrate that BSI Mobile services are not only practical but also have Islamic value. With high smartphone penetration, students are a strategic group in adopting these services; however, understanding the implementation of digital Islamic services remains an important issue that requires further research. The method used in this study is descriptive qualitative, with data collection techniques through observation, interviews, and documentation. The research subjects are active users of BSI Mobile. To ensure data validity, the researcher conducted source and technique triangulation. This. The research findings indicate that the implementation of BSI Mobile by Bank Syariah Indonesia has been successfully adopted among students at Universitas Islam Tribakti Lirboyo Kediri. This is evident from the ease of access, transaction speed, and the variety of Islamic features offered, such as zakat, infaq, and Quran reading. These factors encourage students to actively use this digital service as part of their financial and spiritual needs. Additionally, the use of BSI Mobile reflects a transformation in customer behavior from conventional

transactions toward digital transactions based on Islamic principles. Beyond providing convenience, BSI Mobile also plays a role in enhancing Islamic financial inclusion among the younger generation. The success of this implementation is further determined by strategic planning, technological infrastructure readiness, and effective user education from BSI.

Keywords: Implementation, Mobile Banking, Services, Customers

Introduction

The development of digital technology has had a significant impact on the financial sector, particularly in terms of banking services. One innovation that is now widely used is mobile banking. Bank Syariah Indonesia (BSI), as the largest Islamic financial institution in Indonesia, also presents the BSI Mobile service to meet the public's need for fast, practical, and secure financial transactions. Students, as part of the digital native generation, play a crucial role in encouraging the use of digital services, including mobile banking. This study focuses on students at Tribakti Lirboyo Islamic University, Kediri, in understanding the implementation of mobile banking and its impact on the use of BSI Mobile in their environment.

Mobile banking is the answer to the public's need for fast, flexible, and accessible services anytime. Through this service, customers can conduct transactions such as fund transfers, bill payments, balance inquiries, and more simply through a smartphone app. In Indonesia, as one of the countries with the largest Muslim population, the adoption of Sharia-compliant mobile banking is highly relevant. However, Sharia banking faces unique challenges, namely maintaining the compliance of all digital services with Sharia principles, such as the prohibition of *riba* (interest), *gharar* (uncertainty), and involvement in prohibited businesses. The increasing number of smartphone users in Indonesia has also driven the adoption of mobile banking as a primary need. Sharia banks, including BSI, strive to respond to this demand by providing applications that are not only superior in technology and ease of access, but also consistently comply with Sharia principles. Factors influencing interest in

using mobile banking at Sharia banks include convenience, security, feature diversity, and assurance of Sharia-compliant transactions .¹

According to the Populix survey institute (goodstats.id), the most popular mobile banking service in Indonesia as of May 2024, 40% of respondents chose BCA Mobile as the most popular mobile banking service, both in terms of interface and available features. The second most popular mobile banking service is held by BRImo, with 27%. BRImo is a digital banking service from PT Bank Rakyat Indonesia Tbk (BRI) which was first launched in February 2019. The third position is held by Livin by Mandiri, with a total of 15%, followed by BNI Mobile Banking with 10%, BSI Mobile with 5% (7.1 million users), Octo Mobile with 2%, and BTN Mobile with 1%. And until now, every bank has improved its mobile banking services with the aim of making it easier for its customers to make transactions. There are several reasons behind customers using mobile banking for financial activities in the digital era, including practical use of M-banking 86%, time efficiency 85%, easy to use 82%, easy to track financial transactions 76%, more convenient 70%, many features 57%, integrated with e-commerce 77%, integrated with e-wallet 81%, more convenient 60%, recommended by family or friends 25%. The ever-increasing development of information technology has enabled people to participate in activities. Therefore, Bank Syariah Indonesia is one of the banking companies that also offers mobile banking services by utilizing advances in information technology to improve the services provided to its customers. Bank Syariah Indonesia released BSI Mobile Banking on February 1, 2021 and to date, there are features for opening new savings accounts, transfers, checking account mutations, purchasing credit, electricity tokens, making e-commerce payments, paying bills, depositing and withdrawing cash,

¹ Yusnidar Yusnidar, Sofiana Zahara Lubis, and Nurbaiti Nurbaiti, "Optimizing the Use of Sharia Mobile Banking for Customers: Network Analysis to Increase Efficiency," *CEMERLANG: Journal of Management and Business Economics* 4, no. 1 (December 13, 2023): 32–44, <https://doi.org/10.55606/cemerlang.v4i1.2240>.

digital wallet top-ups, checking savings balances, checking transactions, QR Merchants, and other service features .²

BSI Mobile, launched on February 1, 2021, offers a variety of service features such as digital account opening, transfer and payment transactions, e-wallet top-ups, QRIS transactions, zakat, infaq, and waqf (ZISWAF) services, and spiritual features such as prayer schedules and short surahs. This differentiates BSI Mobile from conventional mobile banking applications and reinforces Sharia values in digital services. As of June 2024, transaction growth on BSI Mobile reached 45.02% year-on-year, with a total transaction volume reaching IDR 299 trillion and a total of 247.5 million transactions. Furthermore, fee-based income (FBI) from BSI Mobile grew by 37.09%. This achievement demonstrates the growing public interest in digital-based Sharia financial services .³BSI Mobile impacts customer behavior and explores the key factors driving its use, particularly among students, who represent the younger generation of early adopters of digital technology .⁴These digital services come with a new culture, namely free online culture, which directs society to an era that guarantees practicality, convenience, color, and joy. This is what makes mbanking remain relevant during the pandemic.⁵

As part of its digital transformation, BSI also launched a new app called *BYOND by BSI* , targeting millennials and young professionals. The app offers features such as budget management, sharia-compliant investments, and a more modern, interactive interface. Meanwhile, BSI Mobile remains the go-to app for more general, basic banking needs. BSI Mobile will migrate to a new app called *Byond by BSI*. This app is designed to provide a better user

²Kurnia, Fasa, and Susanto, "Implementation of M-Banking in Improving Services, Banking Services at Bank Syariah Indonesia."

³ Audy Gesta Delila, "The Role of BSI Mobile Banking in Ease of Transactions in the Modern Era" 01, no. 04 (2024).

⁴ Muhammad Khanifan Abdillah et al., "Analysis of the Implementation of the BSI Mobile Application in Improving Service Quality at BSI KCP Jember Balung," tt

⁵ Alifandi and Fasa, "Analysis of the Influence of Banking Digitalization on Customer Satisfaction in Using BSI Bank in Bandar Lampung ."

experience with more advanced features, increasing the ease of conducting transactions and accessing financial services. With Byond by BSI, users are expected to enjoy faster, safer, and more efficient services.

Given the aforementioned dynamics, this study aims to deeply understand how the implementation of BSI Mobile impacts customer behavior and explore the key factors driving its use, particularly among students, who represent the younger generation of early adopters of digital technology. ⁶This is an indication of shifting and disruption, and other symptoms can also be seen in the proliferation of online investment platform-based financial services such as Bibit, Stockbit, Pluang, and similar platforms that are increasingly close to the public. Furthermore, bureaucratic barriers for payments are increasingly being penetrated by the many types of digital money, such as Dana, Link Aja, Ovo, Gopay, and Shopeepay, which are widely used by millennials. These digital services bring a new culture, namely free online culture, which directs society to an era that guarantees practicality, convenience, color, and joy. This is what makes mbanking remain relevant during the pandemic.⁷

Jakarta, December 19, 2024 – PT Bank Syariah Indonesia Tbk (BSI) has successfully achieved its target of 1 million users of the BYOND by BSI SuperApp within one month of its launch on November 9, 2024. This achievement not only marks a significant milestone in BSI's digital transformation journey, which remains committed to providing modern and inclusive banking services, but also marks BYOND by BSI as a game changer in the world of digital Islamic banking. Byond by BSI is specifically designed for millennials and young professionals who need modern Islamic banking services. Features such as Islamic investments, budget reminders, and interactive designs perfectly suit their dynamic lifestyles. In contrast, BSI Mobile is more aimed at general users, including more senior customers or

⁶ Abdillah et al., "Analysis of the Implementation of the BSI Mobile Application in Improving Service Quality at BSI KCP Jember Balung."

⁷Alifandi and Fasa, "Analysis of the Influence of Banking Digitalization on Customer Satisfaction in Using BSI Bank in Bandar Lampung."

those who only need basic banking features. The focus is on ease of access and use without too many additional features. Before implementing mobile banking like BSI Mobile, there is a strategic planning stage carried out by the bank. This planning involves several aspects, including: analyzing market needs, identifying target users, specifically the younger generation and digital natives such as students, adjusting the information technology system, and ensuring that all application features align with Sharia principles. The planning also includes pilot testing, internal staff training, and developing educational materials for potential users. Therefore, this research is important to understand how the implementation of BSI mobile banking affects the use of services by students of Tribakti Lirboyo Islamic University Kediri as a representation of the digital generation which is the main target for the development of modern Islamic banking.

Research methods

This study uses a qualitative approach. Qualitative research is descriptive research that tends to use analysis. Qualitative research is discovery-based. According to Sukmadinata ⁸, the basis of this research is constructivism, which assumes that reality is multidimensional and interactive in an exchange of social experiences interpreted by each individual. The presence of researchers here is intended to be able to understand the realities in the field related to the research object because the researchers themselves are planners, implementers, analyzers of data, and ultimately report the data results from research in the field. The data sources in this study are words and actions as the main sources, while written data sources, photographs, and statistics are only additional sources ⁹. Participants observed the learning process naturally, in-depth interviews explored more detailed information, and documentation supplemented the data. Data analysis was conducted through three stages:

⁸https://www.academia.edu/33621495/Metode_penelitian_pendidikan_Nana_Syaodih_Sukmadinata

⁹Lexy J. Moleong, *Qualitative Research Methodology*, 157

data reduction to filter relevant information, data presentation in descriptive narrative form, and continuous conclusion drawing and verification until valid findings were obtained. Data validity was tested through triangulation techniques of sources, techniques, and time, as well as member checking with informants to ensure the accuracy of the information. Data validity is a very important concept updated from the concepts of *validity* and *reliability*.¹⁰ These steps are designed to ensure that research results are credible, objective, and scientifically accountable. Data examination techniques in qualitative research include credibility testing, transferability testing, dependability testing, and confirmability testing.¹¹

¹⁰ Lexy Moelong, *Qualitative Research Methodology*, 171.

¹¹ Arnild Augina Mekarisce, "Data Validity Checking Techniques in Qualitative Research in Public Health," 2020, 145–51.

Results and Discussion

Digitalization in the banking sector has brought significant changes to the way people access financial services. One form of this transformation is the introduction of *mobile banking services*, which make it easier for customers to conduct various financial transactions simply through their smartphones. Bank Syariah Indonesia (BSI), the largest Islamic bank in Indonesia, also launched BSI Mobile as a Sharia-compliant digital service to reach a wider customer base, including younger generations such as students.

This study examines the implementation of BSI Mobile mobile banking among students at Tribakti Lirboyo Islamic University in Kediri, a pesantren-based institution with a strong religious background. Observations indicate that BSI Mobile was well-received by students, primarily because the service is considered compliant with sharia principles, easy to access, and supports daily transaction needs such as transfers, e-wallet top-ups, bill payments, and digital product purchases.

The implementation of BSI Mobile by Bank Syariah Indonesia (BSI) is an adaptive strategy in facing the era of rapid digitalization, while also addressing the need for financial services in accordance with sharia principles. Among students at Tribakti Lirboyo Islamic University in Kediri, the existence of this application has changed their interaction patterns with banking services from previously manual and physical visits to the bank, to instant services based on a digital application that is available 24/7. Not only a financial transaction tool, BSI Mobile has transformed into a spiritual and social medium, introducing an "*Islamic lifestyle banking*" approach that combines aspects of worship and finance in one digital platform. Features such as zakat, waqf, qurban calculator, and prayer schedules, alongside services such as e-wallet top-ups, QRIS, and online account opening, prove that BSI Mobile is not simply following the flow of digitalization, but also instills Islamic values in every financial interaction. This forms a stronger culture of sharia transactions among students, making them not only users of financial services, but also agents of digital da'wah through Islamic transaction habits. According to George C. Edwards III's theory, the successful implementation of a policy or program depends heavily on four

components: communication, resources, implementer disposition, and bureaucratic structure.¹²In this context, communication between the bank and students, both through online promotions and offline education, is key to successful implementation. Unfortunately, not all students fully understand the service's features due to limited socialization and formal education. Observations show that students' understanding of BSI Mobile features, such as balance inquiries, transfers, payments, and sharia-compliant investments, contributes to increased digital financial literacy among young users. Students who understand BSI Mobile's functionality and security tend to be more confident in using it and act as information agents, encouraging other customers, including family and friends, to use the service. Furthermore, students' understanding of BSI Mobile also increases the frequency and variety of transactions made through BSI Mobile. Convenience and time efficiency are key reasons driving the preference for digital services over conventional transactions at branch offices. However, challenges remain, such as a lack of formal education on cybersecurity and optimal utilization of app features. Therefore, collaboration between universities, banks, and students is essential to improving digital literacy and awareness to support the digital transformation of sharia banking.

The resource component refers to the availability of internet access, smartphones, and users' digital skills. Challenges still exist among students who lack adequate technological understanding. Therefore, the implementation approach requires more than just providing the application; it also involves supporting users in its use. The results of this study align with Yonata's (2024) findings, which state that practicality and convenience are the primary drivers of mobile banking adoption by students.¹³Laukkanen and Pasanen (2008) also emphasize the importance of *perceived usefulness* and

¹² Erlinda Habib Hasibuan, Badaruddin Badaruddin, and Karyono Karyono, "Implementation of the E-KTP Policy in Population Administration Services in Padangsidempuan City," 2020, 465–82, <https://doi.org/10.31289/perspektif.v9i2.3951>.

¹³ Berwin Anggara et al., "Addressing Social and Economic Challenges in the Gen Z Era," 2024, 279–87, <https://doi.org/10.62383/hardik.v1i4.829>.

ease of use , both of which are clearly evident in students' assessments of BSI Mobile. ¹⁴In the context of Tribakti students, the BSI Mobile application not only addresses functional needs but also builds an Islamic and sustainable financial identity. This demonstrates that banking digitalization does not have to be secular; with the right approach, it can be a powerful *medium for spreading Islamic messages , especially for Generation Z and millennials*. Students' understanding of the features and principles of Sharia in the BSI Mobile application directly influences the intensity and effectiveness of their use. Students who understand this application not only as a transaction tool but also as a means of worship and social interaction are more active in utilizing services such as ZISWAF and other Islamic features. This suggests that a conceptual understanding of Sharia-based financial services can increase user engagement both functionally and spiritually.

This phenomenon can be analyzed using Philip Kotler's consumer behavior theory, which states that the consumer decision-making process includes the following stages: need recognition, information search, alternative evaluation, usage decision, and post-use evaluation. Students go through these stages when selecting BSI Mobile as a sharia banking application that suits their practical and spiritual needs. Belief in the sharia principles within the application also creates psychological comfort in transactions. Support for this finding can be seen in Davis's (1989) Technology Acceptance Model (TAM), which emphasizes the importance of *perceived usefulness* and *perceived ease of use* . ¹⁵BSI Mobile is considered useful and easy to use by students because of its simple interface and features that meet their needs. Meanwhile, Everett Rogers' Diffusion of Innovation theory explains that the rate of technology adoption increases when users perceive relative advantages, value

¹⁴ Tommi Laukkanen and Mika Pasanen, "Mobile banking innovators and early adopters: How do they differ from other online users?," 2008, 86–94.

¹⁵ Margaret B. Davis, "Lags in vegetation response to greenhouse warming," 1989, 75–82, <https://doi.org/10.1007/BF00138846>.

compatibility, and can observe its benefits.¹⁶ In this context, students feel that BSI Mobile is very compatible with their Islamic identity and they directly see its benefits in their daily lives.

This research is also consistent with various previous studies, such as that conducted by Yonata, which emphasizes the importance of practicality, time efficiency, and feature integration in attracting user interest.¹⁷ Furthermore, the concept of service quality from Parasuraman, Zeithaml, and Berry also explains the success of BSI Mobile through the dimensions of tangibles, reliability, responsiveness, assurance, and empathy, reflected in the application's appearance, transaction stability, customer service, security, and concern for user needs.¹⁸ What is interesting about this phenomenon is how BSI Mobile has become a medium for forming an Islamic financial identity among students. This indicates that understanding not only impacts individual behavior but also the transformation of Sharia-based digital culture. This application is not only a technological solution but also a da'wah platform that subtly instills financial values based on Islamic ethics. Furthermore, students' understanding of Sharia principles such as the permissibility of transactions, the prohibition of usury, and the importance of financial blessings plays a crucial role in encouraging ethical and spiritually conscious transactions. This reflects the ability of Sharia financial technology to bridge modernity and religious values, something highly relevant amidst the ethical crisis in the global digital economy. BSI Mobile can also be seen as a response to the younger generation's need for services that are not only efficient but also valuable and meaningful. Students who understand features such as zakat,

¹⁶ Ahmad Rifqi Hidayat, "Analysis of Adoption of Fintech Payment Systems among Millennials Using Diffusion of Innovation Theory," *Journal of Management Science* 13, no. 1 (December 15, 2023): 117–32, <https://doi.org/10.32502/jimn.v13i1.6974>.

¹⁷ Nurhidajah Nurhidajah et al., "Physicochemical and structural composition of black rice (*Oryza sativa*) flour from Java, Indonesia," 2024, <https://doi.org/10.13057/biodiv/d250241>.

¹⁸ "Servqual: A Multiple-Item Scale For Measuring Consumer Perc - ProQuest," tt, <https://www.proquest.com/openview/7d007e04d78261295e5524f15bef6837/1?pq-origsite=gscholar&cbl=41988>.

infaq, waqf, and the qurban calculator have a significant opportunity to become agents of change in expanding Islamic financial inclusion, not only as users but also as peer educators in their communities. In the context of national digital transformation, a strong understanding of Islamic financial applications like BSI Mobile also strengthens the Islamic financial literacy agenda being promoted by the Financial Services Authority (OJK) and Bank Indonesia. Students who are technologically and sharia-savvy will be a strategic asset in expanding the reach of Islamic banking in the future.

Thus, it can be concluded that The implementation of mobile banking, particularly through the BSI Mobile application, has significantly influenced the behavior and intensity of financial service use by students at Tribakti Lirboyo Islamic University, Kediri. Ease of access, practicality, time efficiency, and the features provided by BSI Mobile are the main factors encouraging students to switch from conventional services to digital ones. Students' level of understanding of the functions and benefits of mobile banking also determines how optimally the application is used. In general, BSI Mobile has become a financial transaction solution relevant to the needs of the younger generation who prioritize speed, convenience, and flexibility in transactions. Students' understanding of BSI Mobile not only impacts the frequency of use but also the depth of utilization of features that reflect Islamic values. This implementation is not only successful in a technological context, but also as part of digital da'wah and strengthening Islamic financial inclusion among the younger generation. Going forward, strategies to increase this understanding should be focused on systematic education, campus community involvement, and the development of educational features within the application itself.

Conclusion

The implementation of BSI Mobile has been quite effective among students at Tribakti Lirboyo Islamic University in Kediri, as evidenced by the high level of application usage for various Islamic banking services. The financial (transfer, top-up, payment), spiritual (prayer schedules, the Quran),

and social (ZISWAF) features were well received by students. This demonstrates that the integration of digital technology and Islamic principles is acceptable to the younger generation, especially when implemented with a user-friendly and Islamic service approach. The implementation theory by *George C. Edwards III* has proven relevant in measuring the extent to which communication, resources, and bureaucratic structure contribute to implementation effectiveness. Understanding features and social support play a crucial role in successful implementation. Students who understand Islamic features and values use the application more intensively, while challenges arise from network limitations and low digital literacy. Furthermore, students' understanding of sharia values and digital technology plays a significant role in determining BSI Mobile usage patterns. Students with good digital literacy and religiosity tend to be more active in utilizing all of the application's features, including Islamic features such as zakat and waqf payments. This is in accordance with Philip Kotler's consumer behavior theory and the Technology Acceptance Model (TAM), where perceived ease of use and usefulness are the main reasons for technology acceptance and use. Students who are aware of the application's benefits and compatibility with their life principles tend to be loyal users and even educate their peers. This research is expected to continue to improve the quality of BSI Mobile services, both in terms of security, ease of navigation, and feature diversity. Continuous education and promotion to students and the younger generation are also important so that they increasingly understand the benefits of mobile banking comprehensively.

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