Optimizing BSI Mobile Banking Services to Increase Satisfaction with Transaction Services for IAIN Madura Sharia Banking Study Program Students With a SWOT Analysis Approach

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Abstract: This research is presented to contribute to what business strategies Bank Syariah Indonesia can optimize in optimizing BSI mobile services for transaction satisfaction using a SWOT analysis approach. Data analysis was carried out by exploring data through observation, interviews and documentation, which was followed by a data reduction process, testing data validity and drawing conclusions. Based on the results of the SWOT analysis, researchers found that BSI mobile banking services are currently at coordinates 0.70; 0.51, where these coordinates are in quadrant 1, namely an aggressive strategy. This strategy shows the situation that BSI bank can optimize BSI mobile banking services in increasing satisfaction by using all their strengths to take advantage of existing opportunities. One of these strategies can be in the form of (1) Improving the quality of products and service features (2) Maintaining the satisfaction of existing customers by improving the quality of transactions that are safe, precise and fast, (3) Increasing the security protection of customer data, (4) Evaluating feedback from past and current customers in designing future market share, (5) Strengthening promotional tools in introducing the benefits of BSI Mobile Banking service features, and (6) Reaching potential new customers in expanding market expansion .

Keywords: Mobile Banking, Satisfaction, Customer

Abstrak: Penelitian ini dihadirkan untuk memberikan kontribusi mengenai strategi bisnis apa saja yang dapat dioptimalkan oleh Bank Syariah Indonesia dalam mengoptimalkan layanan BSI mobile untuk kepuasan transaksi dengan menggunakan pendekatan analisis SWOT. Analisis data dilakukan dengan cara menggali data melalui observasi, wawancara dan dokumentasi, yang dilanjutkan dengan proses reduksi data, uji keabsahan data dan penarikan kesimpulan. Berdasarkan hasil analisis SWOT, peneliti menemukan layanan mobile banking BSI saat ini berada pada koordinat 0,70; 0,51 dimana koordinat tersebut berada pada kuadran 1 yaitu strategi agresif. Strategi ini menunjukkan keadaan dimana bank BSI dapat mengoptimalkan layanan mobile banking BSI dalam meningkatkan kepuasan dengan menggunakan seluruh kekuatan yang dimiliki untuk memanfaatkan peluang yang ada. Strategi tersebut salah satunya dapat berupa (1) Meningkatkan kualitas produk dan fitur layanan (2) Mempertahankan kepuasan pelanggan eksisting dengan meningkatkan kualitas transaksi yang aman, tepat dan cepat, (3) Meningkatkan keamanan perlindungan data nasabah, (4) Mengevaluasi masukan nasabah lama dan nasabah saat ini dalam merancang pangsa pasar di masa depan, (5) Memperkuat sarana promosi dalam memperkenalkan keunggulan fitur layanan BSI Mobile Banking, dan (6) Menjangkau calon nasabah baru dalam memperluas perluasan pasar .

Kata Kunci : Mobile Banking, Kepuasan, Nasabah

Introduction

The development of 5.0 technology has changed the paradigm of public transactions from paper money to digital money using internet-based transaction services known as Mobile Banking. Mobile banking is one of the facilities launched by the banking financial industry to improve the quality of customer service and reach wider marketing. On the other hand, Mobile Banking services provide easy transaction services without having to go to the bank office first. This shows that the implementation of mobile banking simplifies banking operations while facilitating service to customers anywhere and at any time without having to follow bank office operating hours (Laucereno, 2024).

Currently, many banking financial institutions are competing to develop mobile banking-based financial services. Mobile banking is a digital banking service that can be accessed directly via smartphone in collaboration with cellular operators by downloading a special mobile banking application to be able to carry out banking transactions (OJK, 2023a). Apart from that, banking cars have additional security features, User-ID which can only be accessed by the owner, which provides convenience for various transaction features with a high level of mobility (OJK, 2023b).

Internet penetration in Indonesia in 2023, which will reach 78.51%, will contribute to the increase in mobile banking services in Indonesia (Livia Kristianti, 2024). Bank Indonesia recorded that the value of digital banking transactions in the third quarter of 2023 reached IDR 15,148.71 trillion (Arlina Laras, 2023). Dessi Masri as Head of Product & Solutions PT Visa Worldwidw Indonesia stated that the majority of digital banking enthusiasts are dominated by the younger generation and the Affluent (Mapan Finansia) whose percentage is Gen Z at 91%, Gen Y at 93% and Affluent at 93% (Irawati, 2023).

Students as part of generations Z and Y have become a Big Potential Market targeted by banking companies with completely digital transactional services with various accessibility features that are increasingly up to date and modern. One of them is like what the Indonesian Sharia bank did by launching

BSI Mobile. BSI mobile is BSI's transformation towards digitalization of banking solutions, as well as strengthening Sharia financial literacy and inclusion among universities and students (Dian Fath Risalah, 2023). As academics, students are representatives of the educated community who are very critical of the quality of BSI mobile products and services. Good quality service will make students disappointed if it is not supported by good BSI mobile products, conversely, quality BSI mobile products will make customers disappointed if customers do not get good service.

Currently, BSI mobile services certainly need special attention. Even though BSI mobile banking provides several easy transaction features, in fact only a few students are interested in using BSI Mobile for transaction activities. Research results from Ayu Ashari show that the percentage influence of BSI Mobile services on students' UKT payment transaction interest is only 39.8%, involving 387 IAIN Madura sharia banking study program students (Ashari, 2023). Bank Syariah Indonesia (BSI Bank) certainly needs to review the quality of the BSI Mobile services they provide on a regular basis. The better quality of mobile banking services will increase customer satisfaction which will ultimately encourage customer loyalty (Debi Triyanti, Reny Fitriana Kaban, 2021). Therefore, this research is present to contribute to what business strategies Bank Syariah Indonesia can optimize in optimizing BSI mobile services for transaction satisfaction of IAIN Madura Sharia Banking students using a Strength, Weakness, Opportunity and Weakness (SWOT) analysis approach.

Method

This research uses descriptive qualitative research which aims to explain data comprehensively, broadly and in depth relating to the research object (Prastowo, 2014). Researchers use triangulation of data sources from interviews, observations and documentation by presenting valid, reliable and objective data (Sugiyono, 2016). The data analysis process in this research starts from the data exploration process, data reduction, testing the validity of the data through data

triangulation and drawing conclusions related to the BSI Mobile Banking Service Optimization strategy for student transaction satisfaction using a SWOT analysis approach for IAIN Madura Sharia Banking Students

Results And Discussion

Procedure and the Implementation Process Service Sharia Bank *Mobile Banking* Indonesia Branch Office Pamekasan

In general, the procedures and registration process for BSI Mobile services provided by Bank Syariah Indonesia are almost the same as banking institutions in general. Customers can visit the nearest BSI Bank office in their area, then take the queue number to go to customer service to activate the BSI Mobile service. Bank officers will carry out the customer registration process, then the customer will receive an activation code sent to their cellphone number. After that, the customer will be asked to download and open the BSI mobile application on his cellphone. To activate, customers will be asked to select the "already have an account" menu in the BSI Mobile application, then select the "activation" icon, and enter the cellphone number listed along with the activation code. To create a pin and password, the customer will usually be directed to the teller section as well as to print the account.

Husna, as the funding section of the BSI Pamekasan Branch Office, revealed that BSI mobile is an alternative platform that can make it easier for students as customers, especially in carrying out transactions or checking balances without having to go to the BSI Bank office (Husna, 2023). Currently BSI Mobile is equipped with several additional service features. Service features are a competitive means of differentiating the superiority of a company's products from competitors' products (Badaruddin, 2021). The additional service features on BSI Mobile include balance information services, transfers between accounts, transfers to other banks, various payment systems, Ziswaf payment services (Zakat, Infaq, Waqf), QR-Code payments, Customer care services, prayer schedules, services Islamic or Al Qur'an and wisdom. cardless cash withdrawal

services, and others. For customers who require proof of transaction or proof of transfer, customers can select the inbox menu in the left corner next to the notification light, then select the transaction receipt based on the desired time.

Apart from the features available above, BSI mobile also has superior features such as financial friends, spiritual friends and social friends. The financial friend feature on BSI mobile can make it easier for customers to manage finances and transactions. The spiritual friend feature makes it easier for customers to worship with the Islamic services that are available. Meanwhile, the social friends feature makes it easy to share with people in need with the ziswaf sharing feature.
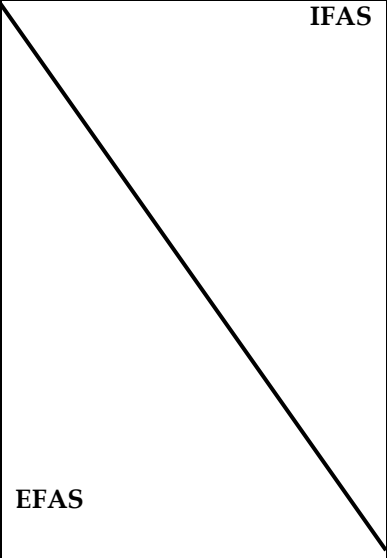
Irawan, as director of the BSI Pamekasan Branch Office, revealed that BSI Bank always tries its best to serve customers by expecting input or criticism from various stakeholders as material for ongoing evaluation (Irawan, 2023). From the researcher's point of view, BSI Bank has tried to provide the maximum possible service to satisfy customers by presenting BSI mobile services. Mobile Banking is a financial transaction tool that has important and significant value, especially for students. Mobile banking allows students to control their finances through the mobile devices they own, both to access their accounts, transfer funds, pay bills and others (Pongoliu et al., 2024).

The existence of various easy transaction service facilities on BSI mobile banking is not necessarily in line with student satisfaction, due to the fact that the percentage of influence of BSI Mobile services on students' UKT payment transaction interest is only 39.8% involving 387 IAIN Madura sharia banking study program students (Ashari, 2023). This of course must be an evaluation material for BSI Bank so that it can improve the quality of its services. In order to provide maximum satisfaction to its customers as well as an effort to maintain the existence of its business in the long term.

Formulation of a Strategy for Optimizing BSI Mobile Banking Services to increase transaction service satisfaction for IAIN Madura Sharia Banking Study Program students

BSI Bank's success in optimizing BSI Mobile Banking Services in increasing transaction service satisfaction for IAIN Madura Sharia Banking Study Program students can be done in two steps, namely, (1) maximizing strengths to seize opportunities and overcome threats and (2) overcoming weaknesses so that they can take advantage of opportunities and avoid threat. These two steps can be carried out by carrying out a SWOT analysis to determine what strategies BSI Bank can implement to increase transaction service satisfaction for IAIN Madura Sharia Banking Study Program students by combining IFAS and EFAS elements. This analysis will be based on logic that can maximize strengths and opportunities, but simultaneously minimize weaknesses and threats (Rangkuti, 2016).

Table 3 . 1

Development Alternative Strategy with Use SWOT Matrix, based on IFAS and EFAS results

IFAS EFAS	STRENGTHS (S)	WEAKNESSES (W)
	a. Quality The features provided by BSI mobile are complete b. Speed, accuracy and dexterity service c. Service time that can be accessed is 24 hours d. There is no charge for free application when using BSI Mobile e. Transparency of financial report on customer accounts	a. There is signal interference moment access BSI Mobile services b. Run out of internet quota when using the BSI Mobile application c. The application is at risk of errors or system problems d. Can only be accessed with Android or iOS based cellphones e. Application difficult accessed when currently repair system

OPPORTUNITIES (O)	SO STRATEGY	WO STRATEGY
a. Own BI fast feature for interbank transactions b. Collaborating with other institutions in payment services. c. Effectiveness of helping customers make transactions without leaving the house during a pandemic (*physical distancing*) d. There are many BSI branch office for account activation and consumer complaints e. There are advantage in payment technologies such as Q-ris, e-wallet, e-commerce, etc	a. Increase quality feature free transactions for transfer services b. Maintain good and friendly service so that Work The same with other institutions can Keep going develop in services provided such as payments for education administration , electricity, water, etc. c. Maintaining 24-hour transaction services with additional face-based security features.. d. Adding checking account reporting facilities for each customer transaction e. Continue to adapt the latest technology such as Q-ris services, E-Commerce, cardless cash withdrawals, etc in accordance with progress current technology .	a. Improving BSI Mobile access services when offline, such as printing proof of transactions, prayer times, Islamic services, etc. b. Provide area wifi services at the BSI Mobile office c. Immediately evaluate and overcome obstacles when BSI Mobile is undergoing maintenance so that there are no problems disrupt transaction activities customers. d. Presenting the BSI Mobile application which can be accessed by all types of cellphone brands. e. Maintain the smooth running of the transaction system by improving the security system to avoid application disruptions (system errors)
THREATS (T)	STRATEGY ST	WT STRATEGY
a. There are business competitors who offer similar products. b. There is widespread theft of customer personal data. c. Teh internet network is not evenly distributed to remote villages. d. Lack of Public knowledge about digital transactions based on mobile banking e. Lack of understanding customer about the features available on BSI mobile	1) Immediately repair the system when the application experiences problems 2) Strengthening the security system for customer personal data 3) BSI Bank can suggest certain internet network providers that customers can use according to their location of residence. 4) Expanding socialization about the use of the BSI Mobile application using all available media. 5) Increase customer understanding of all the features available on BSI Mobile	a. Present the advantages of BSI Mobile services compared to competitors b. Improving the quality of the IT team in developing BSI Mobile. c. Evaluate enhancement application error or system problematic . d. Evaluate customer obstacles in using BSI Mobile services. e. Always responsive in answering all customer problems.

source : Primary data after processed

Based on the SWOT analysis that has been carried out, Bank BSI can develop a strategy to optimize BSI Mobile Banking Services in increasing transaction service satisfaction for IAIN Madura Sharia Banking Study Program students, which includes:

SO Strategy (*Strength and Opportunity)*

This strategy is created based on the company's perspective by using the strengths they have to take advantage of various opportunities (Opportunities) (Solihin, 2012). The SO strategies that can be implemented by Bank BSI are:

1) SO Strategy (*Strengths and Opportunities* **)**

The SO strategy is used to obtain and exploit existing business opportunities by maximizing a company's internal strengths. SO strategies in this research are

a) Increase quality feature free transactions for transfer services

b) Maintain good and friendly service so that Work The same with other institutions can Keep going develop in services provided such as payments for education administration , electricity, water, etc.

c) Maintaining 24-hour transaction services with additional face-based security features..

d) Adding checking account reporting facilities for each customer transaction

e) Continue to adapt the latest technology such as Q-ris services, E-Commerce, cash withdrawals without

2) ST Strategy (Strengths and Treats)

This strategy made based on the company's perspective by using strengths which they are have can avoid various type threats (Solihin, 2012). The SO strategies that can be implemented by Bank BSI are:

a) Immediately repair the system when the application experiences problems

b) Strengthening the security system for customer personal data

c) BSI Bank can suggest certain internet network providers that customers can use according to their location of residence.

d) Expanding socialization about the use of the BSI Mobile application using all available media.

e) Increase customer understanding of all the features available on BSI Mobile

3) WO Strategy *(Weaknesses and Opportunities)*

This strategy is created based on the company's perspective by taking advantage of various opportunities that exist in the external environment to overcome various weaknesses of the company's internal resources (Solihin, 2012). The WO strategies that can be implemented by Bank BSI are:

a) Improving BSI Mobile access services when offline, such as printing proof of transactions, prayer times, Islamic services, etc.

b) Provide area wifi services at the BSI Mobile office

c) Immediately evaluate and overcome obstacles when BSI Mobile is undergoing maintenance so that there are no problems disrupt transaction activities customers.

d) Presenting the BSI Mobile application which can be accessed by all types of cellphone brands.

e) Maintain the smooth running of the transaction system by improving the security system to avoid application disruptions (system errors)

4) WT Strategy *(Weaknesses* and Treats)

This strategy is a variety of strategies that are basically defensive in nature and aim to minimize various weaknesses and threats (Rangkuti, 2016). There are WT strategies that that can be implemented by Bank BSI are:

a) Present the advantages of BSI Mobile services compared to competitors

b) Improving the quality of the IT team in developing BSI Mobile.

c) Evaluate enhancement application error or system problematic .

d) Evaluate customer obstacles in using BSI Mobile services.

e) Always responsive in answering all customer problems

Internal Factor Analysis Summary (IFAS) and External Factor Analysis Summary (EFAS) in Optimizing BSI Mobile Banking Services in increasing transaction service satisfaction for IAIN Madura Sharia Banking Study Program students

In general, the Internal *Factor Analysis Summari* (IFAS), aims to identify a number of strengths and resources that exist in a company's business by comparing the company's internal resources and business processes with the resources and internal business processes of competing companies, both in producing similar products and substitutes. The *External Factor Analysis Summary* (EFAS) is to consider various factors outside the company's internal factors that have the power to pose threats that can hinder the achievement of company goals. Apart from considering threats, companies also need to look at various opportunities that can increase company value (Solihin, 2012).

The internal scanning analysis of Internal Factor Analysis Summary (IFAS) and External Factor Analysis Summary (EFAS) aims to provide conclusions to managers about what strategies can be carried out by BSI Bank managers in optimizing BSI Mobile Banking Services in increasing transaction service satisfaction for Sharia Banking Study Program students IAIN Madura. The weight for each factor is determined from a range of 1.0 (very important/most important) to a weight of 0.0 (not important). The rating for each factor is determined from a range of 5.0 (very good/outstanding) to a weight of 1.0 (poor). The total score in this calculation consists of (a) not strong if the score is between 0 to 1, (b) not strong enough if the score is between >1 to 2, (c) Fairly strong if the score is between >2 to 3, (d) strong if the score is between >3 to 4, and (e) very strong if the score is between >4 to 5.

The following results of the Internal Factor Analysis Summary (IFAS) scan can be seen in the following table

Table 3 . 2 : *Internal Factor Analysis Summary* **(IFAS)**

Factors strategy	Weight	Rating	Score Value
Strength (S)			
1. Quality The features provided by BSI mobile are complete	0.20	4	0.80
2. Speed, accuracy and dexterity service	0.20	4	0.80
3. Service time that can be accessed is 24 hours	0.15	3	0.45
4. There is no charge for free application when using BSI Mobile	0.15	3	0.45
5. Transparency of financial report on customer accounts	0.15	4	0.60
Sub-Total	**0.85**		**3.10**
Weaknesses (W)			
1. There is signal interference moment access BSI Mobile services	0.10	3	0.30
2. Run out of internet quota when using the BSI Mobile application	0.05	3	0.15
3. The application is at risk of errors or system problems	0.15	3	0.45
4. Can only be accessed with Android or iOS based cellphones	0.08	3	0.24
5. Application difficult accessed when currently repair system	0.05	2	0.10
Sub-Total	**0.43**		**2.59**
Total	**1.28**		**5.69**

Based on the IFAS matrix, it can be seen that The strength factor has a score of 3.10. Meanwhile, the weakness factor has a score of 2.59. This means that the BSI mobile service at BSI Bank Pamekasan Branch Office has higher strengths than weakness factors in determining its competitive strategy. The strengths and weaknesses in BSI mobile are at 5.69. This matter show that BSI mobile is on strong terms from whole position the strategy dam business utilise power that has score 3.10 and hide weaknesses it has with score 2.59 with increase the power he has.

Whereas for *EFAS analysis,* researchers use the same method as the IFAS analysis, but strengths are replaced with opportunities, while weaknesses are replaced with threats. Following are the results of the EFAS scan in table 3.3.

Table 3 . 3 : External Factor Analysis Summary (*EFAS*)

Factors strategy	Weight	Rating	Score Value
Opportunities (O)			
1. Own BI fast feature for interbank transactions	0.15	4	0.60
2. Collaborating with other institutions in payment services.	0.15	3	0.45
3. Effectiveness of helping customers make transactions without leaving the house during a pandemic (*physical distancing)*	0.15	3	0.45
4. There are many BSI branch office for account activation and consumer complaints	0.15	3	0.45
5. There are advantage in payment technologies such as Q-ris, e-wallet, e-commerce, etc	0.15	4	0.60
Sub-Total	**0.75**		**2.55**
Threats (T)			
1. There are business competitors who offer similar products.	0.10	2	0.20
2. There is widespread theft of customer personal data.	0.15	4	0.60
3. Teh internet network is not evenly distributed to remote villages.	0.10	3	0.30
4. Lack of Public knowledge about digital transactions based on mobile banking	0.15	3	0.45
5. Lack of understanding customer about the features available on BSI mobile	0.10	3	0.30
Sub-Total	**0.50**		**1.85**
Total	**1.25**		**4.40**

Based on the EFAS matrix, it can be seen that opportunity factors have a score of 2.55, while threat factors have a score of 1.85. This also means that the BSI mobile service at the BSI Pamekasan Branch Office in an effort to determine its competitive strategy has quite a big opportunity compared to the threats that might arise. the opportunities and threats of BSI mobile on IAIN Madura sharia banking student satisfaction are at 4.40. This shows that the BSI Mobile service is in a strong overall strategic position in an effort to take advantage of its external opportunities which has a score of 2.55 to face threats with a score of 1.85 by maximizing all existing strengths and opportunities.

Figure 3 .1

SWOT Diagram Analysis SWOT analysis of BSI mobile banking services on satisfaction Student Sharia Banking IAIN Madura Class of 2019
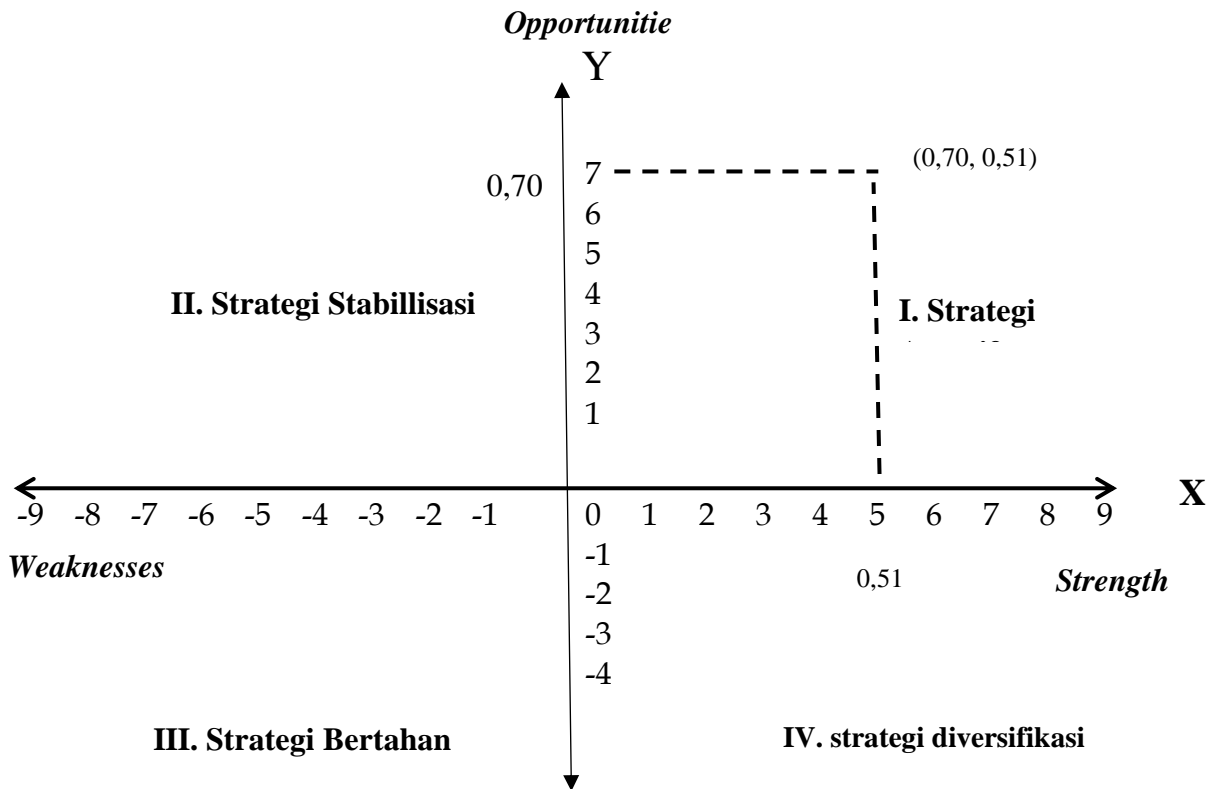
Based on the assessment of inte *Treats* external factors, researchers will display the position of BSI Mobile services in one of the quadrants of the SWOT matrix, as well as decide what strategy should be implemented based on that position (Muhammad, 2017). The researcher decided to subtract the number of strengths and weaknesses to serve as the coordinate point for the X axis, and reduce the number of opportunities and threats to serve as the coordinate point for the Y axis. So the value of = 0.51, and Y value = (O-T) = 2.55 – 1.85 = 0.70.

Analysis results from the SWOT diagram in the image above obtained coordinates 0.70; 0.51 which are coordinates This is in quadrant I , namely aggressive strategy. This strategy is obtained when the weighted value of strengths is greater than the weighted value of weaknesses, and at the same time the weighted value of opportunities is greater than the weighted value of threats. In other words, Quadrant 1 is formed by positive values: internal and external

(Muhammad, 2017). This Agresis strategy shows the situation that BSI bank can optimize BSI mobile banking services in increasing satisfaction with transaction services for IAIN Madura Sharia Banking Study Program students by using all their strengths to take advantage of existing opportunities. One of these strategies can be in the form of (1) Improving the quality of products and service features available in BSI Mobile Banking, (2) maintaining the satisfaction of existing customers by improving the quality of transactions that are safe, precise and fast, (3) increasing the security protection of customer data, (4) evaluating feedback from past and current customers in designing future market share, (5) strengthening promotional tools in introducing the benefits and advantages of BSI Mobile Banking service features, and (6) Reaching potential new customers in expanding market expansion .

Conclusion

BSI mobile banking is one of the facilities launched by Bank Syariah Indonesia to improve the quality of customer service and reach wider marketing. Even though BSI mobile banking provides several easy transaction features, in fact only a few customers are interested in using BSI Mobile for transaction activities. Therefore, Bank Syariah Indonesia must formulate good strategies to optimize customer satisfaction. Based on results analysis to strength *(strengths)*, weakness *(weakness)*, opportunity *(Opportunities)* and threats *(Threats)* the researcher find researchers found that Analysis results from the SWOT diagram in the image above obtained coordinates 0.70; 0.51 which are coordinates This is in quadrant I , namely aggressive strategy . This strategy shows the situation that BSI bank can optimize BSI mobile banking services in increasing satisfaction with transaction services for IAIN Madura Sharia Banking Study Program students by using all their strengths to take advantage of existing opportunities. One of these strategies can be in the form of (1) Improving the quality of products and service features available in BSI Mobile Banking, (2) Maintaining the satisfaction of existing customers by improving the quality of transactions that are safe, precise

and fast, (3) Increasing the security protection of customer data, (4) Evaluating feedback from past and current customers in designing future market share, (5) Strengthening promotional tools in introducing the benefits and advantages of BSI Mobile Banking service features, and (6) Reaching potential new customers in expanding market expansion .

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