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THE EFFECT OF SERVICE DIGITALIZATION, SERVICE FEATURES, CUSTOMER RELATIONSHIP MANAGEMENT, AND SECURITY ON THE USE OF SYARIAH MOBILE BANKING

Isma Maulaya Arofani, Maslichah, Junaidi
Universitas Islam Malang
Email: arofaniisma38@gmail.com

ABSTRACT:

This study aims to be an analyst and to determine the influence of service digitalization, service features, customer relationship management, and security on the people of Blitar City who use Sharia mobile banking. This study is a quantitative and correlational study that is explained with numbers and has a relationship. This study uses a sample of 100 Sharia mobile banking users in Blitar City. The data collection process began with the distribution of questionnaires, and the data analysis process began by using the content and criteria validity testing process. Furthermore, various classical assumption tests were conducted, including normality, multicollinearity, heteroscedasticity, R2 determination coefficient, partial t hypothesis, and simultaneous F tests using SPSS 25 software. The results indicate that service digitalization, service features, customer relationship management, and security simultaneously and significantly affect the use of Islamic mobile banking in Blitar City. They have their own influences. Service Digitalization has a significant effect on the use of Islamic mobile banking, Service Features have a significant effect on the use of Islamic mobile banking, Customer Relationship Management has a significant effect on the use of Islamic mobile banking, and security has a significant effect on the use of Islamic mobile banking.

Keywords: Service Digitalization, Service Features, Customer Relationship Management, Security

INTRODUCTION

Indonesia has great potential for the development of the Sharia economy and finance. Indonesia has an estimated Muslim population of 237,560,000 people according to The Royal Islamic Studies Center (RISSC). Indonesia has two banking systems: conventional and Sharia banks. Law No. 21 of 2018 discusses Sharia Banking. Sharia Banks operate their businesses based on Islamic principles. Conventional banks and Sharia banks have their own systems and ways of providing services to consumers. The services provided by each bank affect the attitude and perception of the community towards the bank itself (Sandrina, 2018).

The development of Sharia banks in Indonesia is currently a benchmark for the success of the Sharia economy, with the existence of Sharia-based banking being the choice of the community because it is considered in accordance with Islamic law. There are several Islamic banks in Indonesia, including Bank Syariah Indonesia (BSI), BTPN Syariah, BCA Syariah, Bank Muamalat, BTN Syariah, Bank Jatim Syariah, Bank Bukopin Syariah, and Bank Mega Syariah. The development and interest in Islamic banking in Indonesia is quite rapid because it is also supported by one factor, namely that the majority of Indonesia's population is Muslim. However, in addition to the rapid development and interest in Islamic banking, many people still believe that conventional and Islamic banks are the same. This is because of the lack of prominent Islamic bank products (Masudin, 2020).

In this digital era, humans are increasingly influenced by technology, such as in terms of communication, which has emerged with changes in which humans now interact more easily. With increasingly advanced technological developments, this technology is utilized by the banking industry. Technology has developed so that banking activities are no longer only carried out manually, but can use an automatic system, and transactions can be carried out by customers themselves easily and quickly; the effect of this technological development itself is the development of e-business and e-banking (IB, 2012). Digitalization is a process of change that occurs between analog technology and technology. Banks provide customer services such as opening new accounts, cash deposits, withdrawing savings, checking balances, applying for loans, and others. Services that were previously only carried out offline can now be performed online using a smartphone through the Sharia mobile banking application.

Mobile banking services are innovative products from Sharia banks that are used via smartphones (Yusmad, 2018). With the existence of e-banking-based services, banks are required to provide service features. This service feature encourages customers to use e-banking and mobile banking services. The features are the facilities found in an application. Features found in the Sharia mobile banking application service include account info, transfers, payments, purchases, QRIS, e-gold, and online account opening. According to Poon (2008), product features are an important factor for customers who use digital services.

Customer Relationship Management is an approach or system that manages the relationship between the company and customers at the business level to maximize communication and marketing through contact with different users. It can also be said that Customer Relationship Management is a company strategy to improve the approach to customers. Establishing a good and close relationship between the company and customers encourages an increase in sales profits.

According to Adam (2015), security remains the primary obstacle. Several obstacles are why people are still reluctant to use digital services. Data security is important when using online services such as mobile banking services. In online-based transactions, the loss of data confidentiality is a significant risk because it affects user trust. Many surveys have stated that customers are highly concerned about the confidentiality of their personal data when making online transactions.

Based on this explanation, the researcher formulated several research problems that were investigated. First, the digitalization of services, service features, customer relationship management, and security are suspected to influence the use of Islamic mobile banking. In addition, the digitalization of services is estimated to have a significant impact on the use of Islamic mobile banking. Service features have also been hypothesized to have a positive impact.

THEORETICAL BASIS AND HYPOTHESIS DEVELOPMENT

Theoretical Basis

Sharia Mobile Banking

Mobile banking is a banking service that provides convenience for customers in conducting various types of financial transactions through mobile devices. This service allows customers to access bank accounts, transfer funds, pay bills, buy credit, and carry out other transactions quickly and efficiently, without having to visit a bank branch office in person. In the context of Sharia banking, mobile banking is designed in accordance with Sharia principles established by the Indonesian Ulema Council (MUI), so that every transaction made through this platform meets Sharia provisions. This Sharia Bank mobile banking service not only makes it easier for customers to transact but also ensures that all financial processes carried out remain in accordance with Islamic values and ethics. Thus, Sharia mobile banking is a practical solution for Muslims who want to perform banking activities while still complying with religious rules.

The Influence of Service Digitalization on the Use of Mobile Banking

Digitalization is the process of switching from analog to digital, using digital technology and data with an automatic and computerized system. Today, digital banking companies innovate to create digital platforms for various services in the banking world (Ananda et al., 2020). Service digitalization is a solution to changing the conventional public service system, which is known to be slow and wasteful. Although service digitalization is not easy to apply to the community, it must still be implemented for the convenience of the community. Therefore, digital banking or service digitalization is a profitable business opportunity in the banking sector. Service digitalization aims to reduce or minimize costs by optimizing internal processes, such as work automation and minimizing paper use.

Service digitalization can have a significant impact on the use of Islamic mobile banking. The digitalization process, which involves switching from analog to digital systems, allows banks to increase their operational efficiency and convenience for customers. With the implementation of digitalization, banking services have become faster, more accurate, and accessible anytime and anywhere. This is expected to encourage the increased adoption of Islamic mobile banking, because customers prefer services that are easily accessible and efficient.

The Influence of Service Features on Mobile Banking Usage

Features are the main complementary elements of a product or service offered in a

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service and product package. Service features are considered very important in mobile banking because they are key to mobile banking marketing. Service features are factors in maintaining customer trust. Efforts to increase trust include providing complete and easy-to-use service features to satisfy customers feel satisfied (Agustina, 2017). The availability of service features positively affects customer interest in mobile banking. Service features in mobile banking complement mobile banking services, so that customers can make transactions quickly and easily (Marthauli et al., 2021). Customer service is the main factor in maintaining customer loyalty, and one of the customer services is the service features. Service features are an important factor in fostering consumer trust when deciding whether to make a transaction.

Service features in the Sharia mobile banking application are thought to play an important role in increasing the interest in and use of these services. Complete, intuitive, and easy-to-use features can increase customer convenience and trust in transactions through digital platforms. In this context, the better and more diverse the features offered, the more likely customers will use Islamic mobile banking as part of their banking activities.

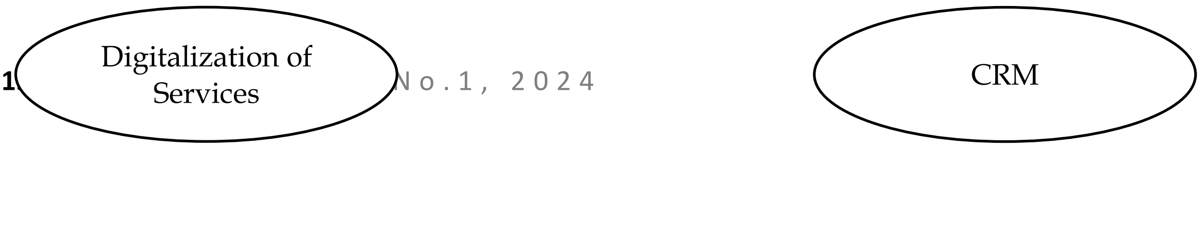
The Influence of Customer Relationship Management on the Use of Mobile Banking

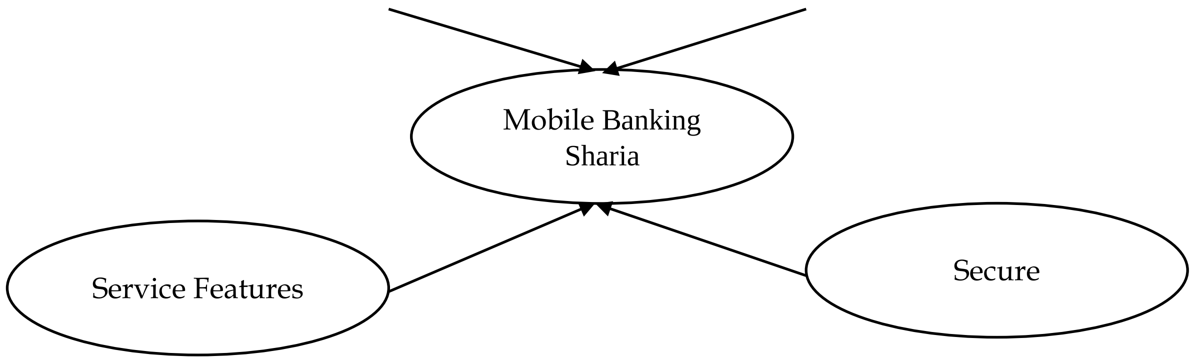
Customer Relationship Management is a means to establish ongoing relationships between companies and customers. CRM allows banks to define and identify the relationship between customers and a company's household. In this case, CRM is used by companies in banking for aspects of customer lifetime value, excellent service, customer satisfaction, and customer loyalty. Customer Relationship Management (CRM) is one of the procedures used by companies to follow up on customers and see what each customer needs (Alshurideh, 2022).

Customer Relationship Management (CRM) significantly influences the use of Islamic mobile banking. CRM allows banks to understand and meet customer needs more effectively through a personal approach. With a good CRM strategy, banks can increase customer satisfaction and loyalty, which, in turn, will encourage more intensive use of Islamic mobile banking. An ongoing positive relationship between banks and customers through CRM is expected to increase customer involvement in digital banking services.

The Influence of Security on the Use of Mobile Banking

Security is an absolute must for a company, both in terms of products and services. Security provides convenience to users and increases consumer confidence, leading to increased sales. There is something called Information security refers to information protection from all threats or dangers that may occur and optimization in reducing the risks that occur in a business. According to Simons, information security is a way to prevent or identify fraud in an information-based system. Or it can be concluded that security is an effort to protect information assets from threats that may occur in a business. Data security must be considered for mobile-banking services. In online transactions, the risk of losing personal data is significant. Data loss is one of the main factors that can cause concern and eliminate users' trust of its users (Fenny, 2006). Security is a crucial factor assumed to greatly influence the use of Islamic mobile banking. In the digital environment, data and transaction security are the main concerns for customers. If the Islamic mobile banking system can guarantee high security, both in protecting personal data and in preventing fraud, then the level of customer trust will increase. High trust in the security of this service is expected to encourage customers to use Islamic mobile banking more frequently.





Picture
Framewok Conceptual

Based on the conceptual framework above, this study illustrates that there are four independent variables: service digitalization (X1), service features (X2), customer relationship management (X3), and security (X4). In addition, there is a dependent variable, namely the use of Islamic mobile banking (Y).

RESEARCH METHOD

The type of research used in this research method is quantitative research with a correlational approach, namely, a study that involves data collection actions in order to determine whether there is a relationship and the level of relationship between two or more variables. This study was conducted in the city of Blitar. This research was conducted from March 2023 to July 2023.

The population in this study was the people of Blitar City who use Islamic mobile banking. Sampling of 100 respondents. The data source used in this study was a primary data source in the form of a direct questionnaire with measurements using a Likert scale of 1-5. The values given to each answer were Strongly Disagree (STS) with a value of 1, disagree (TS) with a value of 2, neutral (N) with a value of 3, Agree (S) with a value of 4, and Strongly Agree (SS) with a value of 5. The data analysis method used in this study was a multiple linear regression analysis, Descriptive Statistics, Instrument Test, Normality Test, Classical Assumption Test, and Hypothesis Test.

RESULTS AND DISCUSSION

This study used a sample of 158,000 people from Blitar City who use Islamic mobile banking, and the Slovin formula was used for sampling. From the Slovin formula, a sample of 99.9 respondents was produced; however, the researcher rounded the results to 100 respondents. Questionnaires were distributed directly to the people of Blitar City who use Islamic mobile banking services.

In a study on the demographics of respondents using Sharia mobile banking services in Blitar City, the data showed a distribution based on gender and age. Of the 100 respondents, 44% were male and 56% female, indicating that women dominated the use of this service. In addition, the ages of the respondents also varied, with 30% aged between 18 and 20 years, 41% aged between 21 and 25 years, and 29% over 25 years. Most users were in the age range of 21 to 25 years. The results of the descriptive statistical analysis of the research variables showed that the minimum value for all variables was 1.00, whereas the maximum

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value was 5.00. The highest average was found in the service digitalization variable (4.7), while the lowest average was recorded in the CRM variable (3.7). The lowest standard deviation was for the CRM variable at 1.723, and the highest standard deviation was for the security variable, with a value of 2.840. These data provide a clear picture of the distribution and variation of responses from users of Islamic mobile banking services in Blitar.

Results of Research Instrument Test

The results of this test revealed that 21 questions were valid. From each question, each variable has a calculated r value that is determined to be > from the r table of 0.1966. The independent variables, namely, service digitalization, service features, customer relationship management, and security, are declared reliable because they have a Cronbach's alpha value above 0.6. Thus, service digitalization, service features, customer relationship management, and security for the use of Islamic mobile banking are reliable.

Data Feasibility Test Results

Table

Normality Test

One Kolmogorov-Sminrov Test One-Sample Kolmogorov-Smirnov Test

		x1	x2	x3	x4	y
N		100	100	100	100	100
Normal Parameters[a, b]	Mean	15,5200	15,1300	12,1700	18,4700	19,4900
	Std. Deviation	2,17646	2,43151	1,72360	2,84074	2,43499
Most Extreme Differences	Absolute	0,117	0,120	0,121	0,108	0,130
	Positive	0,077	0,089	0,121	0,108	0,088
	Negative	-0,117	-0,120	-0,115	-0,085	-0,130
Kolmogorov Sminrov		0,117	0,120	0,121	0,108	0,130
Asym.Sig. (2-tailed)	Sig.	.114[d]	.102[d]	.095[d]	.181[d]	.059[d]

Source: Output SPSS, running 2023

This study shows the results of each variable: service digitalization (X1) has a Kolmogorov Smirnov Z value of 0.117 and an asymptotic value of 0.114; service features (X2) have a Kolmogorov–Smirnov Z value of 0.120 and an asymptotic value of 0.102; customer relationship management (X3) has a Kolmogorov Smirnov Z value of 0.121 and an asymptotic value of 0.95; security (X4) has a Kolmogorov Smirnov Z value of 0.108 and an asymptotic value of 0; and the use of Islamic mobile banking (Y) has a Kolmogorov Smirnov Z value of 0.130 and an asymptotic value of 0.59. The results of the multicollinearity test did not reveal any symptoms of multicollinearity. The test results of service digitalization, service features, customer relationship management, and security variables have tolerance values of 0.698, 0.661, 0.460, and 0.606> 0.10, and VIF values of 1.433, 1.514, 2.172, and 1.650 <10.

Service digitalization, service features, customer relationship management, and security variables had significance values of 0.883, 0.102, 0.502, and 0.261, respectively, indicating that the significance value was greater than 0.05. This means that all variables were free from heteroscedasticity symptoms.

Hypothesis Test Results

Tabel

Uji Simultan (Uji F)

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	326,847	4	81,712	29,840	.000[b]
	Residual	260,143	95	2,738		
	Total	586,990	99			
a. Dependent Variable: Penggunaan *Mobile Banking* Syariah						
b. Predictors: (Constant), Keamanan, Fitur layanan, Digitalisasi Layanan, CRM						

Source: Output SPSS, running 2023

From the results of the F test, the Sig value of 0.000 is less than 0.05 (0.000 <0.05), which can be said to be significant, so that the independent variables, namely service digitalization, service features, customer relationship management, and security, have an effect on the dependent variable, namely the use of Islamic mobile banking.

Table
Coeffisien Determination

Model Summary[b]				
Model	R	R Square	Adjusted R	Std. Error of the
1	.746[a]	0,557	0,538	1,65479
a. Predictors: (Constant), Keamanan, Fitur Layanan, Digitalisasi Layanan,				
b. Dependent Variable: Penggunaan *Mobile Banking* Syariah				

Source: Output SPSS, running 2023

Based on the results obtained, the Adjusted R Square is 53.8% of the dependent variable, namely, the use of Islamic mobile banking by the service digitalization variables (X1), service features (X2), customer relationship management (X3), and security (X4), while 46.2% is explained by other variables outside the research model.

Table

Partial Test (T Test)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3,967	1,472		2,696	0,008
Digitalisasi Layanan	0,209	0,091	0,187	2,287	0,024
Fitur Layanan	0,198	0,084	0,198	2,353	0,021
CRM	0,476	0,142	0,337	3,350	0,001
Keamanan	0,189	0,075	0,220	2,508	0,014
a. Dependent Variable: Penggunaan *Mobile Banking* Syariah					

Source: Output SPSS, running 2023

Based on the results obtained from the t-test table, the following conclusions can be drawn:

Digitalization of services had a t-test statistical value of 2.287, with a significant t of 0.024 smaller than (α) 0.05. This test shows that Ho is rejected and H1a is accepted, so it can be concluded that the variable X1 (digitalization of services) has a positive influence on the use of Islamic mobile banking in Blitar City. This means that if the digitalization of services is easy to use in the use of Islamic mobile banking, it can make transaction activities faster and more efficient, then someone will use it. This shows that there will be an increase in the use of Islamic mobile banking in Blitar City, which is influenced by the digitalization of services. The results of the study are in accordance with the research conducted by Fauzi (2022), which states that the digitalization of services variable has a positive and significant effect on customer use of mobile banking.

The service feature has a t-test statistical value of 2.353, with a significant t smaller than (α) 0.05 of 0.021. This test shows that Ho is rejected and H1b is accepted; therefore, it can be concluded that variable X2 has a positive influence on the use of Islamic mobile banking in Blitar City. This means that if someone knows that there are different service features provided by Islamic banking on their mobile banking, such as Islamic services, sharing ziswaf, prayer times, and so on. Thus, Islamic mobile banking is the most appropriate choice. This shows that there will be an increase in the use of Islamic mobile banking in Blitar City, which will be influenced by service features. The results of this study are in accordance with research conducted by Nagib et al. (2021), which states that service features have a significant effect on the use of mobile banking services.

The Customer Relationship Management variable has a statistical value of t-count of 3.350 with a significance value of 0.001. If the significance value of t count is greater than (α) 0.05, then Ho is rejected and H1c is accepted, which means that Customer Relationship Management has a positive influence on the use of Islamic mobile banking in Blitar City. This means that if a customer has a good relationship with the employees of a Sharia bank, then the customer will not hesitate to use the products and services offered by the bank. This indicates that there will be an increase in the use of Sharia mobile banking in Blitar City, because it is influenced by customer relationship management.

The results of this study are in accordance with those of Susanty (2018), who shows that Customer Relationship Management has a positive and significant effect on the use of mobile banking services. The security variable has a t-test statistic value of 2.508, with a significance level of t = 0.014 <0.05. This test shows that Ho is rejected and H1d can be concluded that X4 has a positive and significant effect on Y (use of Sharia mobile banking in Blitar City). This means that if someone can trust the security of transactions using Sharia mobile banking, that person will feel that using Sharia mobile banking is the right choice. This indicates that there will be an increase in the use of Sharia mobile banking in Blitar City, because it is influenced by security. The results of this study are in accordance with those of Soemarsono (2018) and Pambudi (2017), who state that security has a positive and significant effect on the use of mobile banking.

CONCLUSION

The following conclusions can be drawn from the results of the tests conducted by the researcher:

1. The results of this study show that four independent variables–service digitalization, service features, customer relationship management, and security–can simultaneously influence the use of Islamic mobile banking in Blitar City.
2. The service digitalization variable has a positive and significant effect on the use of Islamic mobile banking in Blitar City.
3. The service feature variable has a positive and significant effect on the use of Islamic mobile banking in Blitar.
4. The Customer Relationship Management variable has a positive and significant effect on the use of Islamic mobile banking in Blitar.
5. The security variable has a positive and significant effect on the use of Islamic mobile banking in Blitar City.

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