

ANALYSIS OF CONSUMER BEHAVIOR IN THE USE OF MOBILE BANKING AT BANK SYARIAH INDONESIA KCP SIDOARJO JENGGOLO

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Abstract

The rapid development of digital technology has significantly transformed the banking industry, including Islamic financial institutions. This study explores the perspective of Bank Syariah Indonesia (BSI) KCP Sidoarjo Jenggolo regarding consumer behavior in using mobile banking services through the BSI Mobile application. Employing a qualitative descriptive approach, data were collected through in-depth interviews with the branch leader and analyzed using the framework of consumer behavior theory, which includes cultural, social, personal, and psychological factors. The findings reveal that consumer behavior is influenced by more than just transactional convenience. Religious values, social engagement, and individual preferences play a vital role in shaping how customers interact with the application. BSI Mobile's diverse features, such as digital zakat payments, prayer schedule reminders, gold investment options, and educational payments, demonstrate the bank's effort to align its services with the daily lives and values of its users. Furthermore, the platform's inclusivity and appeal to the millennial generation highlight the importance of designing digital services that are both functional and value-oriented. This study concludes that the integration of cultural and spiritual values into mobile banking services enhances customer engagement and loyalty, positioning BSI Mobile as a strategic tool for digital transformation in Islamic banking.

Keywords: *Islamic Banking, Consumer Behavior, Digital Transformation, Mobile Banking, BSI Mobile.*

INTRODUCTION

The rapid advancement of digital technology has significantly transformed various aspects of human life, including the financial sector. Digitalization has enabled people to access banking services more conveniently and efficiently, eliminating the need to visit bank branches for routine transactions. This transformation has revolutionized the way individuals manage their financial activities and has enhanced the overall convenience and effectiveness of banking transactions. The emergence of financial technology (fintech) has further accelerated the modernization of banking systems through digital platforms.¹

Islamic banking, as part of the national financial system, has actively responded to this trend by embracing digital transformation as a key strategy to improve service quality and operational

¹ Indah Lestari Ritonga and Ahmad Amin Dalimunte, "Efisiensi Penerapan Fintech Dan Digitalisasi Dalam Memaksimalkan Market Share Perbankan Syariah Pada Masa Pandemi Covid 19," *Alexandria (Journal of Economics, Business, & Entrepreneurship)* 3, no. 1 (2022): 9–13. p. 13.



efficiency. One of the leading institutions in this initiative is PT Bank Syariah Indonesia Tbk (BSI). In 2021, digital channels (e-channels) recorded a total of 260.81 million transactions, vastly surpassing the 14.81 million transactions conducted via tellers. This trend continued in 2022, with digital transactions increasing to 541.06 million, compared to only 18.06 million teller-based transactions. These figures reflect a significant shift in customer behavior towards digital services and highlight the success of digital transformation in enhancing operational performance in Islamic banking. The visualization of this data can be seen in the following graph:²

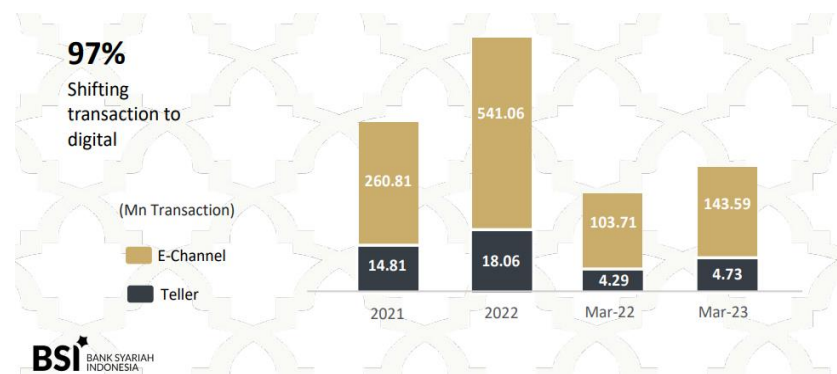


Figure 1. BSI transaction migration percentage

However, banks that are slow to adopt digital technologies face considerable risks. A lack of technological innovation may lead to the loss of market segments, particularly among tech-savvy customers who prefer digital solutions. Furthermore, reduced competitiveness may result in customers switching to more adaptive banking institutions, ultimately threatening the long-term sustainability of the lagging banks. Therefore, continuous innovation and technological adaptation are essential for banks to remain relevant and to contribute to inclusive economic growth by expanding financial access.³

Previous studies on consumer behavior in digital banking have largely focused on the customer perspective. For instance, a study by Belinda Calista Donabella and Asfi Manzilati investigated Generation Z's perception of digital banking services in Malang, Indonesia. While informative, such studies are limited in scope. This research addresses that gap by exploring the perspective of the bank as the service provider. By examining how banks perceive and respond to customer behavior in the digital era, this study aims to offer a more comprehensive understanding of the interaction between customers and financial institutions.

² PT Bank Syariah Indonesia Tbk, "1Q-23 Results Presentation," <https://ir.bankbsi.co.id/misc/Slides/2023/Analyst-Meeting-1Q23.pdf>, p. 44.

³ Otoritas Jasa Keuangan, "Transformasi Digital Perbankan: Wujudkan Bank Digital," OJK, 2022, <https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Article/40774>. diakses pada 05 November 2023.

Accordingly, this study is titled “Analysis of Consumer Behavior in the Use of Mobile Banking at Bank Syariah Indonesia KCP Sidoarjo Jenggolo”. The main objective is to explore how the bank perceives and evaluates its customers’ behavior in using mobile banking services. A qualitative descriptive approach is employed to gain in-depth insights into the phenomenon and to capture the real-world dynamics within the institution.

METHOD

The method consists of a description of the research type, data collection, data source, data type, and data analysis. It is written in paragraph form.

This study employs a qualitative descriptive approach, aiming to gain an in-depth understanding of consumer behavior in using mobile banking services within the Islamic banking environment. This approach is suitable for exploring social phenomena in their natural context using non-numerical data. Rather than focusing on statistical outcomes, the study seeks to provide a detailed narrative of how consumers interact with digital banking services, particularly from the perspective of service providers.⁴ By using this method, the researcher intends to capture the extent to which consumer behavior aligns with institutional expectations and whether service strategies need to be adjusted accordingly.

The study was conducted at the Sidoarjo Jenggolo Sub-Branch Office (KCP) of Bank Syariah Indonesia (BSI), located in Sidoarjo Regency, East Java. This site was purposefully selected due to preliminary observations indicating a lower rate of in-person customer visits compared to other branches potentially signaling a shift toward mobile banking usage. By focusing on this particular location, the study aims to examine how the branch manages digital transformation and assesses the effectiveness of digital banking strategies at the branch level.

The research subject consists of the head of BSI KCP Sidoarjo Jenggolo, chosen based on their comprehensive understanding of operational processes and digital banking implementation strategies. This informant was interviewed directly to gain rich insights into how consumers utilize mobile banking services and how the institution perceives this behavior. The involvement of managerial-level informants ensures that the data collected is authoritative and relevant to strategic decision-making.

The study uses primary data, obtained directly from the main informant through in-depth interviews. Interview questions were developed to explore relevant themes concerning customer

⁴ Lexy J. Moleong, *Metode Penelitian Kualitatif*, (Bandung: PT Remaja Rosdakarya, 2008). p. 14.

behavior in digital banking adoption. The interactive nature of the interview process allows the researcher to collect contextual and accurate data reflecting the actual situation on the ground.

Data collection was carried out in two stages. First, direct interviews were conducted to gather empirical insights from the bank's perspective. Second, the data was interpreted and integrated into a theoretical framework established through prior literature. This integration of empirical and theoretical elements was designed to support a robust and contextually grounded analysis of consumer behavior.

For data analysis, the study employed a descriptive analysis technique comprising three main stages: data reduction, data display, and conclusion drawing. The reduction stage involved selecting and focusing on relevant information from the interview results. The reduced data was then organized into a coherent narrative and, where appropriate, presented using visual tools such as tables or figures to enhance clarity. The final stage involved drawing conclusions and verifying findings to ensure their validity, consistency, and reliability. This analytical process was conducted to answer the research objectives and provide insights that can inform further studies.⁵

RESULTS AND DISCUSSION

Findings

This study explores how Bank Syariah Indonesia (BSI) KCP Sidoarjo Jenggolo perceives consumer behavior in using mobile banking services, specifically the BSI Mobile application. The findings were obtained through in-depth interviews with key informants and analyzed using consumer behavior theory, which includes cultural, social, personal, and psychological factors. Three major themes emerged from the analysis: service advantages, user targeting, and millennial engagement:

The Advantages of BSI Mobile and Their Influence on Consumer Behavior

The informant highlighted that BSI Mobile is designed as a comprehensive banking platform that goes beyond basic financial services to include features addressing users' spiritual and social needs. These include ZISWAF (zakat, infaq, sadaqah, and waqf), prayer time reminders, mosque locator, and services related to education, pilgrimage savings, qurban purchase, and gold investment. Notably, the application also offers rapid financing services such as Mitraguna, with fund disbursement to customers' accounts within 15 minutes.

⁵ Ahmad Tanzeh and Suyitno, *Dasar-Dasar Penelitian*, (Surabaya: Elkaf, 2006). p. 131.

This indicates that cultural and psychological factors strongly influence consumer behavior. Users are attracted not only to the app's convenience but also to features that reflect their religious and social values. Thus, the adoption of BSI Mobile is shaped by consumers' alignment with Islamic principles and their desire for services that support both spiritual and financial well-being.

Inclusive Targeting and the Role of Social and Cultural Dimensions

BSI Mobile is positioned as an inclusive digital banking platform designed to serve people from all walks of life. According to the informant, the application aims to deliver value across economic, social, and spiritual dimensions. This inclusive approach is reflected in the app's wide range of features and its accessibility for users of diverse backgrounds.

These findings suggest that social and cultural factors significantly shape user behavior. The platform's ability to accommodate community values and promote participation in charitable and religious activities fosters strong customer engagement. The inclusive service strategy enhances trust and loyalty among users, emphasizing the importance of aligning digital services with societal norms and cultural diversity.

Millennial Engagement and Dual Motivations: Financial and Social

The study also reveals that BSI Mobile seeks to increase engagement among millennial users, who tend to adopt a more progressive financial behavior focused on investment rather than consumption. To meet these preferences, BSI Mobile offers gold investment starting from IDR 50,000, making it accessible for younger users. Millennials are also actively involved in social initiatives such as sharing food packages during Ramadan, facilitated through the app.

This pattern demonstrates the influence of personal and social factors on millennial consumer behavior. Their financial choices are driven not only by practical considerations but also by a strong sense of social responsibility. Millennials view BSI Mobile as both a financial tool and a platform for community engagement. Consequently, their usage behavior reflects a blend of personal financial goals and social values.

Discussion

The findings illustrate that the management of BSI KCP Sidoarjo Jenggolo perceives consumer behavior in mobile banking as multidimensional. Users are influenced by a range of factors, including spirituality, convenience, cultural alignment, and social impact. These insights confirm that the bank's digital strategy—particularly the development of BSI Mobile—effectively responds to evolving consumer preferences. This directly addresses the research objective: to understand how the bank views consumer behavior in the use of mobile banking services. It can

be concluded that consumer behavior is shaped not by a single determinant but by the interplay of individual characteristics and sociocultural contexts. BSI Mobile's ability to integrate these elements into a unified service platform reflects the institution's strategic responsiveness to the digital era.

CONCLUSION

This study aimed to explore the perspective of Bank Syariah Indonesia (BSI) KCP Sidoarjo Jenggolo regarding consumer behavior in using mobile banking services, particularly through the BSI Mobile application. Using a qualitative descriptive approach, the research revealed that consumer behavior in this context is shaped not only by functional service needs but also by social, cultural, spiritual, personal, and psychological factors. First, the wide range of features offered by BSI Mobile, including financial, social, and religious services, demonstrates the application's ability to accommodate various aspects of users' daily lives. Second, the app's inclusive targeting strategy reflects an awareness of the diverse social and cultural backgrounds of users. Third, the active engagement of millennials in both financial and charitable activities through the platform highlights a behavioral shift among younger consumers.

In conclusion, consumer behavior in using BSI Mobile is the result of complex interactions between individual characteristics and broader sociocultural influences. BSI KCP Sidoarjo Jenggolo's recognition of these dynamics demonstrates a strategic alignment with the evolving expectations of digital banking users. The institution's responsiveness through service innovation positions it as a forward-looking player in the Islamic banking sector, capable of addressing both practical needs and value-driven preferences of its customers.

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