



## Students' Perceptions Of SMH Banten Uin Regarding Online Account Open at Indonesian Sharia Bank (BSI)

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### **Abstract**

This study aims to analyze the opening of accounts online at Islamic banks. This research uses a quantitative approach with a survey method. Questionnaires were distributed to 19 Muslim students at Sultan Maulana Hasanuddin Banten State Islamic University at the FEBI faculty. The collected data were analyzed using descriptive and inferential statistical methods. The results of the study show that students' perceptions of opening an online account at Bank Syariah Indonesia (BSI) are high.

**Keywords:** Perception, Indonesian Sharia Bank, Online Account

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### **INTRODUCTION**

Banks have conventional concepts that develop according to their business, so they cannot improve their economic conditions. As this industry barely existed, it soon became impossible to live without it. Neobank is already dealing with the time it takes to make money, so that it can no longer afford it because of the need for economic stability, stability and stability at the national level. The ultimate definition of the bank sending them is that the bank can no longer spend their money because they no longer need it to protect them, they are on point, but they can't stop testing. The use of sharia principles without the element of interest (Sjahdeini, 2007)

Islamic banking is very, very different from conventional banking. The difference between Islamic banks and conventional banks is the operational basis used. Conventional banks use the element of interest, while Islamic banks themselves operate

on the principle of profit sharing. Sharia banking itself is a banking system whose operating system is based on Islamic principles and based on the Al-Qur'an and Hadith.

This storage and financing system is an alternative form of service that is open to the public. This service is a service developed by Indonesian Sharia Banking in accordance with Islamic law or law. And in the early 1990s, the first Islamic bank was established in Indonesia, Bank Muamalat. And due to changes in laws or banking laws. In October 1998, the banking industry based on sharia principles developed very rapidly. This is evidenced by the relatively high growth rate of total assets in 2016, which reached 5% in Islamic banking (OJK, 2016). OJK published in June 2016 regarding the development of an industry, where Islamic banking made a breakthrough of 5% (OJK, 2016). As for the development of an industry, which was published by OJK in June 2016, Sharia Banking consisting of Islamic People's Financing Banks (BPRS), Islamic Commercial Banks (BUS) and Sharia Business Units (UUS) recorded growth in assets such as Financing (DPK) and Third Party Funds (DPK) in the banking sector in general showing improvement in June 2018. If sharia banking develops rapidly, services in the form of products or services will increase along with these developments, so that public interest will increase. One form of service commonly used by banks to serve the public is financial technology. services in the form of products or services will increase along with these developments, so that public interest increases. One form of service commonly used by banks to serve the public is financial technology. services in the form of products or services will increase along with these developments, so that public interest increases. One form of service commonly used by banks to serve the public is financial technology.

According to Abyan (2018), one of the links between the financial sector and its users is financial technology, or fintech as we know it. Fintech exists to maintain what came before, but it is a radical departure from the way traditional financial institutions operate. Fintech is included in the systems section, loans, financing, payments, market support, capital providers, investment and risk management or other financial services. Banks also have to adapt to current market conditions from time to time. Until now, the use of technology itself has become an access service that makes it easier for people to make various types of transactions. The banking sector itself must be more active, because traditional and Islamic banks also use fintech to attract the attention of the wider community. In this context, people also frequently use smartphones and other digital gadgets for their daily activities. Islamic banks also need to improve their services in accordance with the current habits of society. For example, Islamic banks provide services through mobile banking, websites and other means of finding information about banks.

Over time, banks must also adapt to current market conditions. Since the development of this era, the use of technology itself has become an access service that makes it easier for people to carry out various types of transactions. The banking industry itself needs to be even more active, because conventional and sharia banks also use fintech to attract the attention of the wider community. And in this case, people also often use smartphones and other digital products for their daily activities. And Islamic banking also needs to improve its services in accordance with the habits of today's society. For example, Islamic banks offer services through mobile banking, websites and others to find information about the bank. With the development of time, banks have provided access to online account registration services via the Internet, and people who want to create account books can easily register from their homes. And in the description above, I want to know how students perceive opening accounts online at Bank Syariah Indonesia (BSI).(Pertwi, Brawijaya, and Dewi 2021).

## **RESEARCH METHODS**

This type of research is a quantitative descriptive research type. This study aims to obtain a detailed explanation of the perceptions of UIN SMH Banten students towards opening accounts online at Islamic banks. The object of this research is the students of UIN SMH Banten. The focus of this research is the perceptions of UIN SMH Banten students towards opening accounts online at Islamic banks. Types and Sources of Data In this study obtained from two sources, namely:

- a. Primary Data, data obtained by using the method of distributing questionnaires to respondents
- b. Secondary data, data obtained from various sources, such as journals, books, documents, internet and others.

## **RESULTS AND DISCUSSION**

### **Indonesian Sharia Bank**

Those who wish financial services that comply with sharia or are based on Islamic principles from the Al-Qur'an and As-Sunnah. The development of Islamic banking itself began with the establishment of PT. Bank Syariah Indonesia Tbk (BSI) officially started operating on February 1, 2021. There was also a merger of Bank Syariah Mandiri, BNI Syariah and BRI Syariah which combined their strengths to provide very complete services, wider coverage, and more capital goods. The benefits of this synergy are also supported by the parent company (Mandiri, BNI, BRI) and the Ministry of BUMN to encourage the Indonesian Islamic banking sector to compete globally.

Vision, Mission of PT Bank Syariah Indonesia

a. Vision

“TOP 10 ISLAMIC BANKS”

Creating Islamic Banks that are included in the top 10 according to global market capitalization in the next 5 years.

b. Mission

- 1) Providing access to Islamic financial solutions in Indonesia.
- 2) Become a big bank that provides the best value for customers
- 3) shareholders.
- 4) To be the company of choice and the pride of Indonesia's best talents

### **Online account opening**

Opening an account online is a way of opening an account online or by using a sharia mobile application (mobile banking). The account is a savings account with the principles of wadiah and mudharabah. This online account is one of the ways to make the latest system in the banking world successful, which will later be made available to the public for savings, transfers and other functions and can be done online without having to bother going to the bank directly. This account will allow people to make transactions or search for information very easily.

This online account opening service is provided by PT. Bank Syariah Indonesia Tbk provides solutions for consumers who want to open accounts easily without having to go to the bank directly. To open an account, applicants must first download the BSI Mobile application, select the type of account as needed, then upload a file containing the ID card and the registrant's personal data to register for an account. Finally, the registrant will receive an activation code and be able to trade. The first deposit is a minimum of IDR 100,000 which can be made via bank transfer. The requirements for registering for opening an account online are very easy, registrants only need to prepare a KTP or personal data and have a device that supports opening an account online. Online account opening offers two types.(Rani 2020)

### **Perception**

Etymologically, perception itself is taken from English, from Latin, perceptio, from the word percipare, meaning to accept or receive. Perception is the story or experience of the event object, which is obtained by summarizing some information about the

interpretation of the message. Perception itself gives meaning to the brain about sensory stimuli.

Perception is the process of understanding stimuli to recognize relationships between objects, events or symptoms, which are then processed by our brain. The term perception itself is often used to ask or express an experience or event that has been experienced. This perception is explained as a combined process that organizes our sensory information to develop so that we become aware of our environment, including what is inside us. And the perception itself occurs when someone will receive a stimulus from the outside and will be lifted by the organs of the body.

From the definition of perception that has been described, it can be concluded that perception itself makes decisions in the mind when we receive stimuli from the outside world through the five senses. The stimulus can then develop into a thought that causes the person to see the event as it happened.

According to Kotler and Armstrong (2004), the factors that influence consumer perceptions are:

- 1) Seeing a response triggered by a stimulus is strongly influenced by the nature of the individual who sees it. The properties that affect perception are:
  - a) Attitude, which can affect the ups and downs of one's perception of giving.
  - b) Motivation is an important factor that guides and supports every action a person takes.
  - c) Interest is a factor that distinguishes a person's assessment of a particular problem or object.
- 2) Previous experience can affect perception because people tend to draw the same conclusions from what they see, hear or experience. Elements include:
  - a) Objects, vision can affect it, which in turn can affect perception. Usually objects are not seen in isolation from the background, but the setting as a whole can affect perception. The same goes for things that have the same or similar tendencies. This way you can see how an object can be separated from its background. The target factor is the weirdness about something new.
  - b) Perception is also influenced by the situation or conditions around us or the object that someone sees. The same object or objects seen in different situations give rise to different perceptions. (Priyani, Maryam, and Yani 2020)

The perceptions that influence consumer attitudes in m banking users:

1) System Security

M-Banking security in the financial transaction system through the online system is the most important factor that customers pay attention to when using mobile banking services. Customers assume that cellular service providers can provide or guarantee the security of payment transactions made through mobile banking.

2) Ease of use of the website

Ease of use of online service systems through mobile banking media is one of the factors that determines a customer's desire to use mobile banking services. The easier it is for consumers to access websites or service company websites, and the company's services support consumer attitudes.

3) User privacy

Customers want a high level of privacy in mobile banking services or money transfer systems. Customers do not want companies to know or knowingly distribute their personal data. Therefore, user privacy is one of the determining factors when customers use mobile banking services.

4) 24 hours service guarantee

The benefits of mobile financial transactions are endless. Companies that can offer timeless service (24 hours a day) are increasingly attracting customers.

5) Reliability of service companies One of the factors that directs customers to use mobile banking services is the reliability of mobile banking service providers. Companies with high reliability are more demanding of customers when using mobile banking services

6) Internet connection speed

Adult consumers or subscribers have more complex requirements for mobile phone service providers. One aspect that needs to be met is the connection speed in the mobile banking system. Although this error could not be in the banking system, but in the service provider used by the customer. Depending on the signal on the ISP's network, connection errors often occur remotely.(Septian 2021)

**Description of Student Perceptions**

Table 1.1. Description of Student Perceptions of Online Account Opening

Items	OPTION				Means	SD	levels
	SS	S	KS	TS			
BSI has a good level of trust from the public	5 (21.1%)	15 (78.9%)	0 (0%)	0 (0%)	4,21	0.419	Tall
The profit sharing system is used by BSI	4 (21.1%)	15 (78.9%)	0 (0%)	0 (0%)	4,21	0.419	Tall
With Financial Technology or Financial Technology, BSI utilizes the use of gadgets	3 (15.8%)	15 (78.9%)	1 (5.3%)	0 (0%)	4,11	0.459	Tall
BSI products can fulfill my wants and needs	2 (10.5%)	17 (89.5%)	0 (0%)	0 (0%)	4,11	0.315	Tall
BSI provides various types of products	2 (10.5%)	17 (89.5%)	0 (0%)	0 (0%)	4,11	0.315	Tall
Products at BSI are very profitable for me	3 (15.8%)	15 (78.9%)	1 (5.3%)	0 (0%)	4,11	0.459	Tall
Saving at BSI is safer	2 (10.5%)	16 (84.2%)	1 (5.3%)	0 (0%)	4.05	0.405	Tall
BSI provides various forms of services	1 (5.3%)	18 (94.7%)	0 (0%)	0 (0%)	4.05	0.229	Tall
BSI has services in the form of online account book opening	2 (10.5%)	17 (89.5%)	0 (0%)	0 (0%)	4,11	0.315	Tall
opening an account book online can make it easier for me	4 (21.1%)	14 (73.7%)	3 (15.8%)	0 (0%)	4,16	0.501	Tall
registering through an online account can save my time	5 (26.3%)	14 (73.7%)	0 (0%)	0 (0%)	4,26	0.452	Tall
online account opening verification is easy and practical	4 (21.1%)	15 (78.9%)	0 (0%)	0 (0%)	4,21	0.419	Tall
Prefer online account registration	5 (26.3%)	11 (57,9)	3 (15.8%)	0 (0%)	4,11	0.658	Tall

### Student Understanding

- a. Islamic banks have a good level of trust from the public. The dominant people answered "agree" with as many as 15 people (78.9%) while those who answered strongly agreed with 5 people (21.1%). From the acquisition of the interpretation value  $M = 4.21$ , it shows that the public regarding Islamic banks having a good level of trust is "agree".
- b. The profit-sharing system is used by Islamic banks. In the statement regarding the profit-sharing system in Islamic banks, 4 people (21.1%) answered "strongly agree" and 15 people (78.9%) agreed. From the acquisition of interpretation scores  $M=4.21$ , it shows that the respondents regarding their perceptions of the profit sharing system used by Islamic banks are "agree".
- c. The existence of Financial Technology or Financial Technology, Islamic banks take advantage of the use of gadgets. Based on the results of the dominant public answer, 15 people (78.9%) answered "agree" and 3 people strongly agreed (15.8%). The results of the interpretation of the number  $M = 4.11$  show that respondents answered "agree" regarding Islamic banks utilizing financial technology with gadgets.

### Product Information

- a. Products can meet the wants and needs of society. The dominant community answered "agree" as many as 17 people (89.5%) and 2 people strongly agreed (10.5%). From the acquisition of an interpretation score of  $M=4.11$  it explains that the community "agrees" that the product can fulfill their wants and needs.
- b. The bank provides various types of products. The dominant public answered in this study, namely "agree" as many as 17 people (89.5%) and 2 people strongly agreed (10.5%). From the acquisition of interpretation figures  $M = 4.11$  it explains that the public "agrees" about Islamic banks providing various types of products
- c. Products in Islamic banks are very profitable for the community. The dominant community answered "agree" as many as 15 people (78.9%) and 3 people strongly agreed (10.5%). The results of obtaining an interpretation score of  $M=4.11$  explain that the community "agrees" regarding sharia products which are very profitable for the community.
- d. Saving in Islamic banks is safer. Based on the results of this study, the dominant public answered "agree" as many as 16 people (84.2%) and 2 people strongly agreed (10.5%). The results of the interpretation number  $M = 4.05$  explain that the public "agrees" that saving in Islamic banks will be safer.

### Online Account

- a. Islamic banks provide various forms of services based on the results of this study. The dominant public answer is "agree" as many as 18 people (94.7%), 1 person strongly agrees (5.3%). The results of the acquisition of the number  $M = 4.05$  explain that the community "agrees" that sharia banks provide various forms of services.

- b. Several Islamic banks have services in the form of opening account books online. Based on the results of this research, the dominant public answer is "agree" as many as 17 people (89.5%), 2 people strongly agree (10.5%). The results of obtaining interpretation data  $M=4.11$  explain that the public "agrees" that several Islamic banks have services in the form of opening account books online.
- c. Opening an online account book can make it easier for the public. Based on the results of this study, the dominant community answered "agree" as many as 14 people (37.7%) and 4 people strongly agreed (21.1%). While the results of obtaining an interpretation number  $M = 4.16$  explain that the community "agrees" that opening an account online can make it easier for the public
- d. Registration through an online account can save time. Based on the results of this study, the dominant community answered "strongly agree" as many as 5 people (26.3%) agreed, 14 people (73.7%). While the results of obtaining an interpretation score of  $M=4.26$  explain that the community "agrees" that registration through an online account can save time.
- e. Verification of opening an online account is easy and practical. Based on the results of this study, the dominant community answered "agree" as many as 15 people (78.9%) and 4 people strongly agreed (21.1%). Meanwhile, the results of obtaining an interpretation score of  $M=4.21$  explained that the community "agreed" that verification of account opening via online was practical and easy.
- f. Based on the results of this study, the community prefers to register an account via online. While the results of obtaining an interpretation score of  $M=4.11$  explain that the community "agrees" that the community prefers registering accounts online.

**Validity test**

Validity test is used to determine the validity of a questionnaire. And to ascertain whether the questionnaire created was declared valid or not, the authors used 19 respondents from the results of the questionnaire that had been distributed to students regarding opening accounts online. The results of the validation test can be concluded as follows:

Table 1.2 Validity Test

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	Information
PB1	49,58	10.257	0.857	0.860	Valid

PB2	49,58	11.257	0.462	0.880	Valid
PB3	49,68	10.673	0.616	0.872	Valid
PB4	49,68	11,450	0.554	0.876	Valid
PB5	49,68	11,339	0.609	0.874	Valid
PB6	49,68	10.673	0.616	0.872	Valid
PB7	49,74	11,094	0.547	0.876	Valid
PB8	49,74	11,982	0.438	0.882	Valid
PB9	49,68	11,450	0.554	0.876	Valid
PB10	49,63	10.246	0.696	0.867	Valid
PB11	49,53	10,485	0.697	0.868	Valid
PB12	49,58	10,813	,633	,871	Valid
PB13	49,68	10.673	,378	,895	Valid

The conclusion from the results of the data above is that all statements are declared valid. From the validity it can be seen that the Correct Item Total Correlation > 0.3 is declared valid

### Respondent Descriptive Analysis

Respondent descriptive analysis is an analysis to provide data information related to the characteristics of respondents. The description that the author gives in this section to the respondents includes gender, age, and semester. As for the descriptive respondents who were known from the 19 respondents who had been accepted in giving answers to the questionnaire as follows:(Pertwi, Brawijaya, and Dewi 2021)

Table 1.3 Perceptions of Online Account Opening based on gender

			JK		Total
			Man	Woman	
Online Account Opening	Tall	Amount	3	16	19
		%	15.8%	84.2%	100.0%
Total		Amount	3	16	19
		%	15.8%	84.2%	100.0%

Gender	Average	std. Deviation
Man	4,43	0.32
Woman	4.08	0.23

**CONCLUSIONS**

Based on the results of the analysis in this study, it can be concluded that students' perceptions regarding opening accounts online can be concluded that students are interested in opening accounts online. These online accounts are one of the recent successes in the banking world, offering customers and prospects various functions such as saving, transferring or so on online without going to the bank. Opening an online account makes transactions easier, Based on these conclusions, the authors can provide the following suggestions: Islamic banks need to conduct socialization regarding online account opening to students, so that students can feel facilitated by this service. This is because out of 100 samples, only 13 samples (respondents/students) opened accounts online

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