

CUSTOMER'S DECISION TO OPEN A BANK ACCOUNT USING MOBILE BANKING APPLICATION: CASE IN THE MUAMALAT DIGITAL ISLAMIC NETWORK (MDIN)

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Abstract

As digital technology based on the Internet of Things (IOT) develops, it should be able to increase banking access (inclusivity) for customers and attract the interest of potential customers. Banking digitalization is currently much more developed than just transaction features but also includes a savings account opening system. Bank Muamalat Indonesia is one of the sharia banks that participates in the development of digital technology by presenting a mobile banking application called MDIN or Muamalat Digital Islamic Network. Digitalization of sharia banking should provide convenience and attract the interest of potential customers, considering that the market share of sharia financial institutions in Indonesia is still low. This research aims to determine customer preferences for opening a savings account via MDIN. This research uses a qualitative research method with a case study approach. The objects of research include customer preferences in using MDIN digital banking. The subjects of this research are customers who open savings accounts through MDIN. The research results show that customer preferences in using MDIN as an option for opening a savings account are based on several factors such as social factors, ease of service, benefits and personal factors. Social and personal factors are the most dominant factors in customer' decision making to open a savings account through MDIN digital banking.

Keywords: Preference, Bank Muamalat KCU Palangka Raya, Savings Opening

Abstrak

Seiring berkembangnya teknologi digital berbasis Internet of Things (IOT), seharusnya mampu meningkatkan akses perbankan (inklusi) bagi nasabah dan menarik minat calon nasabah. Digitalisasi perbankan saat ini jauh lebih berkembang dari sekedar fitur transaksi tetapi juga mencakup sistem pembukaan rekening tabungan. Bank Muamalat Indonesia merupakan salah satu bank syariah yang turut serta dalam pengembangan teknologi digital dengan menghadirkan aplikasi mobile banking bernama MDIN atau Muamalat Digital Islamic Network. Digitalisasi perbankan syariah seharusnya memberikan kemudahan dan menarik minat calon nasabah, mengingat pangsa pasar lembaga keuangan syariah di Indonesia masih rendah. Penelitian ini bertujuan untuk mengetahui preferensi nasabah terhadap pembukaan rekening tabungan melalui MDIN. Penelitian ini menggunakan metode penelitian kualitatif dengan pendekatan studi kasus. Objek penelitian meliputi preferensi nasabah dalam menggunakan digital banking MDIN. Subjek penelitian ini adalah nasabah yang membuka rekening tabungan melalui MDIN. Hasil penelitian

menunjukkan bahwa preferensi nasabah dalam menggunakan MDIN sebagai pilihan pembukaan rekening tabungan didasarkan pada beberapa faktor seperti faktor sosial, kemudahan pelayanan, manfaat dan faktor pribadi. Faktor sosial dan pribadi merupakan faktor yang paling dominan dalam pengambilan keputusan nasabah untuk membuka rekening tabungan melalui digital banking MDIN.

Kata kunci : Preferensi, Bank Muamalat KCU Palangka Raya, Pembukaan Tabungan.



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INTRODUCTION

Saving is one of the activities of muammalah which aims to prepare for the needs and unexpected things in the future. The main purpose of saving is to secure assets, so banks are the right choice because they are considered safer and more efficient.¹ Nowadays the aim of saving is not just to secure assets but also in the aspect of developing assets. In this regard, as a country with a majority Muslim population, the study of halal is more important than the capital itself. In order to facilitate investment and savings that are in accordance with sharia principles, several sharia financial institutions have been established, including sharia banking which regulated in Law of the Republic of Indonesia Number 21 of 2008 facing Sharia Bank.

Islamic Banking operates on the principle of profit sharing which provides an alternative banking system while still providing benefits for the community and the Bank itself. In addition, Islamic Banking emphasizes aspects of justice in transactions, ethical investment, prioritizing the values of togetherness and brotherhood in production so as to avoid speculative activities in financial transactions.²

To become a sharia banking customer, someone must register for a savings account first. Through digital technology based on the Internet of Things (IOT), the account registration system for customers is also increasingly developing. Currently, customers are given the convenience of two preferred savings account registration methods, as is done by Bank Muamalat Indonesia.

The first method customers can come to the nearest branch office and queue to Customer Service to be made manually. The second method that is considered more revolutionary is through the Bank Muamalat Indonesia Mobile Banking application called Muamalat Digital Islami Network (MDIN) which was officially launched on November 14, 2019.³

¹ Cici' Insiyah and Lisniati, "Analisis Determinan Dan Motivasi Mahasantri Menggunakan Tabungan Di Bank Syari'ah," *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah* Volume 8, (2023): 878, <https://doi.org/http://dx.doi.org/10.30651/jms.v8i2.18225>.

² Ihsan Rambe, "Analisis Kinerja Keuangan Pada Pt Bank Muamalat Indonesia Tbk," *Jurnal Al-Iqtishad* 16, no. 1 (2020): 18, <https://doi.org/10.24014/jiq.v16i1.9044>.

³ Bank Muamalat, "Consumer & Retail Banking," PT Bank Muamalat Tbk, 2016, <https://www.bankmuamalat.co.id/index.php/artikel/muamalat-din-aplikasi-mobile-bnaking-baru-dari-bank-muamalat11>.

Through the MDIN App, customers can open a new bank account with just one hand on a smartphone. This is like having personal customer service who is ready to serve you 24 hours a day. Furthermore, the MDIN application has been enriched with several features that are useful for facilitating customer transactions or simply monitoring cash flow in customer accounts called single portfolio view.⁴

MDIN is a Mobile Banking application that includes transactional transfer features (SKN and RTGS), payment of financing bills, and Payment Point on Bank or known as PPOB. In addition, this application has been equipped with a payment feature using QRIS. If customers want to invest, this application provides convenience in opening deposits, opening additional accounts (ETB) and new accounts (NTB). The other non-transactional features include balance inquiry, account mutation, product info, live chat by whatsapp, qibla, prayer schedule and promo information.⁵

Basically, Mobile Banking is a banking service created to provide more attractiveness to customers because it provides convenience for customers in conducting financial transaction activities and obtaining information about the management of customer accounts in unlimited space and time as long as the gadget is connected to the internet network.⁶ The application of digitalization in this case mobile banking will increase the value of effectiveness and efficiency in terms of controlling the production plan.⁷

The presence of MDIN is expected to accelerate the number of new users at Bank Muamalat Indonesia through the Customer Get Customer program as conveyed by the Director of Operations and Digital Bank Muamalat. Evidently until June 30, 2023 the total users of the MDIN application were recorded at around 434 thousand. This figure increased 27% compared to the same period last year. By the end of 2023 Bank Muamalat Indonesia as a pioneer of Islamic Banking in Indonesia targets the number of MDIN users to reach more than 670 thousand.⁸

However, MDIN's success in attracting new customers must also be accompanied by an increase in customer funds. The business strategy that is carried out must clearly always pay attention to the level of business productivity. The financial overview of Bank Muamalat

⁴ Bank Muamalat, "Tentang Muamalat Profil Bank Muamalat," PT Bank Muamalat Tbk., 2016, <https://www.bankmuamalat.co.id/index.php/profil-bank-muamalat>.

⁵ PT Bank Muamalat Indonesia Tbk, *Laporan Tahunan Bank Muamalat Indonesia 2022* (Bank Muamalat, 2022).

⁶ Ekalaka Febian Cahyaningtyas and Nilna Fauza, "Digital Islamic Network: Building Excellent Service for Customers At Bank Muamalat Tulungagung in the Digital Era," *An-Nisbah: Jurnal Ekonomi Syariah* 10, no. 1 (2023): 170–86, <https://doi.org/10.21274/an.v10i1.7590>.

⁷ Kuku Anggoro and Dimas Angga Negoro, "Kanban Digital Dan Real-Time Repoting Untuk Production Planing Control," *Cakrawala Repositori IMWI* 6, no. 1 (2023): 75–84, <https://doi.org/10.52851/cakrawala.v6i1.183>.

⁸ PT Bank Muamalat Tbk, "Tentang Muamalat Berita," 03-08-2023, 2023, <https://www.bankmuamalat.co.id/index.php/berita/bank-muamalat-pacu-pertumbuhan-jumlah-pengguna-baru-muamalat-din>.

Indonesia's financial statements in 2022 shows that Bank Muamalat Indonesia's income in savings products has increased significantly from 2018 to 2022:

Table 1. Financial Development of Savings Products in (Billion IDR)

| Year | 2018 | 2019 | 2020 | 2021 | 2022 |
|------|--------|--------|--------|--------|--------|
| Fund | 14.201 | 14.781 | 14.543 | 16.033 | 16.122 |

It can be seen from the table above in 2018 where MDIN has not been launched the amount of Bank Muamalat savings funds amounted to 14,201 billion Rupiah. After launching the MDIN application in 2019 customer savings funds increased by 4.08%. However, in 2020 there was a decrease of 1.61% due to the Covid-19 pandemic which then affected customer income. However, in 2021 the savings fund again showed an increase of 10.24% as the economy returned to normal.⁹

From this description, it can be concluded that at least the MDIN application has a positive impact on Bank Muamalat Indonesia in terms of technological development and renewal in order to increase competitiveness among banks. The existence of MDIN will more or less increase the attractiveness of the community to join as customers at Bank Muamalat Indonesia.

However, not everyone can feel the presence of Mobile Banking as an alternative in banking transactions. Some feel worried about the security and comfort in using the application. Moreover, not everyone is literate and included in technological advances such as the use of smartphones.

A study conducted in Bangkok, Thailand mentioned that the use of smartphones in Thailand has led to more consumers conducting financial transactions and other banking activities on the basis of trust. Of the five factors tested, it turns out that the security factor is the most important factor affecting customer trust.¹⁰

Apart from security, ease of use is also a determinant of customers and prospective customers wanting to use the Mobile Banking application. A study states that ease of use has a significant positive effect on customer preference to use the Mobile Banking application.¹¹

Through this research, researchers want to know in depth what motives or factors make customers at PT Bank Muamalat Indonesia Branch Office (KCU) Palangka Raya want to use the

⁹ (Ikhtisar Keuangan Bank Muamalat 2022)

¹⁰ Chanokrhada Wichittakul and Kriengsin Prasongsukarn, "Factors Affecting The Level of Trust in Mobile Banking: A Case Study of Customer Perception Toward Commercial Mobile Banking Adoption in Bangkok, Thailand," *Proceedings of 2018 5th International Conference on Business and Industrial Research: Smart Technology for Next Generation of Information, Engineering, Business and Social Science, ICBIR 2018*, 2018, 429–34, <https://doi.org/10.1109/ICBIR.2018.8391235>.

¹¹ Putu Gede Wibi Predana et al., "Effect Of Easy In The Use, Trust And Benefits Of The Use Of Mobile Banking Services," *International Journal of Environmental, Sustainability, and Social Science* 1, no. 2 (2020): 36–40, <https://doi.org/10.38142/ijesss.v1i2.25>.

MDIN Mobile Banking application in Palangka Raya City.

The factors that influence customer preferences want to use the Mobile Banking application:

1. **Social Factors**, From research conducted by Zanwar Yoga Pamungkas, Adithya Sudiarno with the title "Implementation Of The Utaut Model (Unified Theory Of Acceptance And Use Of Technology) To Analyse The Factors That Influence The Use Of The Brimo Application " It was found that social factors greatly influence a person's preference.¹²
2. **Service Factors**, From research conducted by Sandra Oktaviana Pinaraswati, Ilya Farida, Sri Susilowati, Suprihati Suprihati in his journal entitled "The Analysis Of Service Quality Impact On Customers' Satisfaction (Case Study Of "Mas Alief" Automotive Workshop Bangkalan.)" It was found that the service factor or service was very influential on consumer preferences.¹³
3. **Profit Factor (*Benefit*)**, From research conducted by Diandra Dista Aji a and Ahyar Yuniawan with the title "A Study Of Customer Decisions In Using Mobile Banking Apps On Umkm Business Actors (Case Study Of Cirebon Bumn Bank Branch Office)" it is found that the profit factor also affects consumer preferences.¹⁴
4. **Personal factors**, From research conducted by Yoga Bagus Pambudi, Pratami Wulan Tresna ,Arianis Chan, and Cecep Safa'atul Barkah with the research title "The Influence Of Customer Personality On Product Preference" it was found that a person's personal factors have a significant effect on preferences in product selection.¹⁵

The deepening of this factor is aimed at customer preferences in opening a savings account before finally using the MDIN application discussed earlier. This is certainly related to the satisfaction and ease of access to services to customers and the reputation of the bank itself.

¹² Zanwar Yoga Pamungkas and Adithya Sudiarno, "Implementasi Model UTAUT (Unified Theory of Acceptance and Use of Technology) To Analyse The Factors That Influence The Use Of The Brimo Application," *Jurnal Teknologi Informasi Dan Ilmu Komputer* 9, no. 3 (2022): 569–78, <https://doi.org/10.25126/jtiik.2022936047>.

¹³ Sandra Oktaviana Pinaraswati et al., "The Analysis Of Service Quality Impact On Customers' Satisfaction (Case Study of 'Mas Alief' Automotive Workshop Bangkalan.)," *International Journal of Economics, Business and Accounting Research (IJEBAR)* 6, no. 1 (March 2022): 220, <https://doi.org/10.29040/ijebar.v6i1.4707>.

¹⁴ Diandra Dista Aji and Ahyar Yuniawan, "A Study Of Customer Decisions In Using Mobile Banking Apps On Umkm Business Actors (Case Study Of Cirebon Bumn Bank Branch Office)," *Al Qalam: Jurnal Ilmiah Keagamaan Dan Kemasyarakatan* 17, no. 2 (February 2023): 1, <https://doi.org/10.35931/aq.v17i2.1968>.

¹⁵ Yoga Bagus Pambudi et al., "The Influence Of Customer Personality On Product Preference," *Business Journal: Jurnal Bisnis Dan Sosial* 8, no. 2 (2023): 105, <https://doi.org/10.25124/businessjournal.v8i2.5602>.

RESEARCH METHODS

In this research the author used descriptive qualitative research methods. A qualitative approach is used to produce descriptive data in the form of written or spoken words from people in various observed behaviors and aims to provide the author with a deeper understanding of the factors that make Bank Muamalat Indonesia KCU Palangka Raya customers choose to open a bank account through MDIN application. The objects in the research include all aspects related to the factors that caused customers to choose the MDIN application as a method for opening a bank account. The subjects of this research are customers who open Bank Muamalat Indonesia accounts in the Palangka Raya KCU area. This qualitative approach will explain the results of interviews from several customers who used the MDIN application to opening bank account.

RESULTS AND DISCUSSION

From the results of previous research, several factors were obtained which are the reasons why customers use MDIN as a savings account registration method. These factors were tested again on the research subjects to find out the background in customer preferences for using MDIN and which factors were the most dominant. Some of these factors are social factors, ease of service, profits and personal.

Social Factors

Social factors relate to the environment or people around them that have an impact on consumer preferences, for example families.¹⁶ The majority of subjects chose to register for a bank account using the MDIN application because of encouragement from the surrounding environment such as invitations from friends, relatives or family. The experiences that have been felt by the surrounding environment such as close friends and family will influence the subject's preferences and decisions, even before the subject knows what the MDIN application is. Subjects tend to think pragmatically, that is, they easily believe in experience and what people around them believe.

Basically, no matter how good an application is created and offered, it cannot directly influence consumer preferences and decisions. However, consumers can actually make choices quickly based on the experience of someone they trust, so that the family and surrounding environment are able to play a role in a person's preferences. A study states that the social and family environment has a significant influence on consumer preferences.¹⁷ Other research suggests

¹⁶ Dkk Jefri Putri Nugraha, *Teori Perilaku Konsumen*, ed. M.T. Ahmad Jibril, S.T., pertama (Pekalongan Indonesia: PT. Nasya Expanding Management, 2021).

¹⁷ Daniel C Funk, Kostas Alexandris, and Heath McDonald, "Influence of the Social-Cultural Environment," in *Sport Consumer Behaviour* (London: Routledge, 2022), 293–310, <https://doi.org/10.4324/9781003092537-18>.

there is a correlation between the strength of an individual's family ties and their distrust of strangers, and that strong family ties can inhibit the development of trust in strangers.¹⁸

This is directly same with research conducted by Seputra and Adianita which states that social factors have an impact on a person's preferences.¹⁹ These results are also strengthened by research conducted by Pamungkas, they stated the results that social factors influence customer preferences in using mobile banking.²⁰

The Bank also realizes that the product marketing they carry out cannot directly influence a person's preferences, especially potential customers, therefore social factors such as the surrounding environment and family can become a medium for marketing products by word of mouth (Word of Mouth). Kotler said there are two main benefits of marketing using the Word of Mouth method, namely low cost and easier to trust.²¹

Service Factors

Service Factor is any activity aimed at providing satisfaction to customers, through direct or indirect services based on customer desires and needs. Good service will be a positive consideration in making a consumer's decision or choice.²²

The majority of subjects felt that service factors did not really influence customer preferences in opening savings through the MDIN application. Even though the service features available on the MDIN application make it easier for potential customers to register a savings account, customers still have to activate it directly at the nearest branch office, which means that using the MDIN application is still not efficient. Efficiency is considered important for customers, especially for customers who only have a little bit of time. A study states that the lack of efficiency of mobile banking services causes customers to be reluctant to use mobile banking applications.²³

Basically, each bank's service is different, and customer desires are also different from one to another. As far as possible, the Bank must be able to fulfill every wish of customers and prospective customers in terms of service. The services provided must be effective and efficient, as

¹⁸ John Ermisch et al., "Trust and Strength of Family Ties: New Experimental Evidence," *Social Psychology Quarterly* 86, no. 2 (June 2023): 195–207, <https://doi.org/10.1177/01902725231162074>.

¹⁹ R. Yudhistira Adi Seputra dan Happy Adianita, "Analisis Pengaruh Faktor Sosial, Budaya Dan Tingkat Pengetahuan Komunitas Samin Terhadap Preferensi Perbankan Syariah Di Kabupaten Bojonegoro," *Jurnal Ekbis Analisis, Prediksi, Dan Informasi* 22 No 1 (2021): 19.

²⁰ Adithya Sudiarno Zanwar Yoga Pamungkas, "Implementasi Model UTAUT (Unified Theory of Acceptance and Use of Technology) Untuk Menganalisis Faktor- Faktor Yang Mempengaruhi Penggunaan Aplikasi Brimo," *Jurnal Teknologi Informasi Dan Ilmu Komputer*, 2002.

²¹ Philip Kotler and Kevin Lane Keller, *Manajemen Pemasaran*, ed. Bob Sabran, Ketiga bel (Jakarta: Penerbit Erlangga, 2009).

²² Meithiana Indrasari, *Pemasaran Dan Kepuasan Pelanggan*, ed. Meithiana Indrasari, Pertama (Surabaya Indonesia: Utomo Pres, 2019).

²³ Aji and Yuniawan, "A Study Of Customer Decisions In Using Mobile Banking Apps On Umkm Business Actors (Case Study Of Cirebon Bumn Bank Branch Office)."

well as maintained and continuously improved in order to maintain satisfaction which then has an impact on loyalty. Many studies have stated that service quality will have an impact on customer satisfaction,²⁴ and this satisfaction will also have an impact on loyalty.²⁵

Profit Factor

The profit factor is everything related to useful and promising profits in both material and non-material form. Bank Muamalat Indonesia explained that there are benefits when prospective customers open savings via the MDIN application, such as free initial deposits or admin fees and Cash Back for a certain period. The MDIN application also has a feature called "INVITE FRIENDS". If a customer has previously succeeded in inviting one person to register for a bank account by MDIN application, then they are entitled to take part in a draw to win prizes such as gold, motorbikes, as well as Hajj and Umrah.

Some subjects perceive material benefits in the form of bonuses or prizes and all kinds of material things that provide benefits. Meanwhile, non-material benefits are perceived in the form of efficiency and effectiveness of time and energy. The research results stated that the majority of subjects felt that they had not gained material benefits from registering a savings account via the MDIN application. Even though several advantages have been mentioned when using the MDIN application, the subjects do not know the many potential benefits that can be obtained. Apart from that, the promos offered are bound by terms and conditions so it is not easy to gain profits from using the MDIN application.

Personal Factors

Personal factors are everything related to a person's behavior and lifestyle which is an inherent characteristic of himself. This is influenced by work, economic level and age which influence a person's personal choices. The influence of personal factors often plays an important role in consumer decision making, especially when there is high involvement and perceived risk of a product or service that has public facilities.²⁶ Personal factors can be measured from age, economic situation or purchasing power and lifestyle. Apart from that, personal factors also include values and beliefs, life experiences, personality, motivation and interests.²⁷

²⁴ Pinaraswati et al., "The Analysis Of Service Quality Impact On Customers' Satisfaction (Case Study of 'Mas Alief' Automotive Workshop Bangkalan.)."

²⁵ Cika Ramadhanti and Indrawati Indrawati, "Effect of Service to Satisfaction and the Impact on Loyalty of Brimo Users," *Enrichment: Journal of Management* 13, no. 1 (April 2023): 323–30, <https://doi.org/10.35335/enrichment.v13i1.1214>.

²⁶ Etta Mamang Sangadji and Sopiha, *Perilaku Konsumen: Pendekatan Praktis Disertai Himpunan Jurnal Penelitian*, Pertama (Yogyakarta: CV. Andi Offset, 2013), 41–42.

²⁷ Philip Kotler and Gary Armstrong, *Prinsip-Prinsip Pemasaran*, 12th ed. (Jakarta: Erlangga, 2008), 169–72.

The research results state that personal factors are the dominant factor in customer preferences when choosing to open a bank account through the MDIN application. Everyone's lifestyle is different, as is the case for someone who doesn't have much free time because they are busy so they don't have time and don't want to queue. Even though someone who is busy with their work can be categorized as a potential customer. Potential customers are individuals, groups, or entities who have the potential to become customers or clients of a company or organization. They have not carried out transactions or collaborated with the Bank, but have characteristics or criteria that suit the target market or company goals.

Apart from lifestyle, the subjects felt that queuing at customer service was boring and a waste of time, especially the service for opening a bank account which was combined with customer complaint service which often required long queuing times. Through the MDIN application, customers can register and complete the requirements for opening a bank account from home or the office by device and then just activate their savings book and debit card at the nearest Muamalat Bank without spending a long time.

Regarding confidence in the security of using the MDIN application, customers feel confident that the MDIN system is well developed, so that customer data can be protected. Although some customers are worried because in mid-2023 there was a data hack at one of the state-owned Sharia Banks. However, from this hacking case, all banks should start strengthening their digital security systems.

Basically, the main target of the MDIN application is young people who understand more about technology and prefer something simple. However, adults and the elderly still receive attention in developing the MDIN application by continuing to strive to create features that are useful and easy to understand. For customers who often use gadgets, they will quickly understand how to use the MDIN application and will be interested in opening a bank account and using the application. Meanwhile, for the older group who tend to rarely use smartphones, it will be difficult to understand and prefer to visit the branch office directly and then meet face to face with customer service.

Several studies show that personal factors can influence their choices and consumers prefer products that align with their personality.²⁸ Other research shows that personal factors are the most dominant factor in influencing consumer decision-making habits.²⁹ Personal factors are quite

²⁸ Yoga Bagus Pambudi et al., "The Influence Of Customer Personality On Product Preference," *Business Journal: Jurnal Bisnis Dan Sosial* 8, no. 2 (May 2023): 105, <https://doi.org/10.25124/businessjournal.v8i2.5602>.

²⁹ Marko Šostar and Vladimir Ristanović, "Assessment of Influencing Factors on Consumer Behavior Using the AHP Model," *Sustainability (Switzerland)* 15, no. 13 (2023), <https://doi.org/10.3390/su151310341>.

important factors in a person's decision making. However, it is very difficult to focus on personal factors because each customer has a different personality so not all customers can be satisfied.

CONCLUSIONS

Based on the research results, it can be concluded that of the four factors, namely social, service, profit and personal factors, only two factors dominantly influence customers' decisions to open a bank account via the MDIN mobile banking application owned by Bank Muamalat Indonesia, these factors are social and personal factors. Customers tend to easily believe what those closest to them say or experience gained from people around them such as family. Each customer has a different personal background, which is measured by age, lifestyle and beliefs. These differences cause someone to make decisions according to their individual desires and needs. It's the same as deciding whether you want to open a bank account online through the MDIN application or offline through a branch office. Bank Muamalat Indonesia has attempted to develop a mobile banking application called MDIN to attract more potential customers and to remain able to compete with other financial institutions in the digital era. Application development is not only based on customer needs and desires but also on something new and different in order to create more effective and efficient services.

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