



An Analysis of Bank Syariah Indonesia Digital Services and Features

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ARTICLE INFO

Article History:

Received: 2023-12-12

Revised: 2023-12-12

Accepted: 2023-12-12

Keywords:

BSI Mobile, Islamic Economic, Digital Service.

Paper Type:

Research Paper

ABSTRACT

Purpose: Aligned with technological advancements and evolving customer preferences for cutting-edge banking solutions, Bank Syariah Indonesia (BSI) has introduced the BSI Mobile Application, aiming to deliver efficient banking services in adherence to Sharia financial principles. This study is prompted by the quest for a comprehensive understanding of the digital services offered by BSI, specifically focusing on identifying distinctive features, evaluating integration levels, and assessing their impact on the operational efficiency of the bank.

Design/Method/Approach: Employing a qualitative approach through the library research method, the research draws data from diverse sources, including literature, scientific journals, books, official documents, and pertinent information accessible through library repositories and digital platforms. Utilizing a literature study as the primary data collection technique and applying the Miles and Huberman data analysis method. This research ensures the validity and reliability of findings by relying on credible sources such as scientific journals and official documents from Bank Syariah Indonesia.

Findings: The outcomes of this research successfully unveil and elaborate on the array of digital services provided by BSI, highlighting distinctive features that set it apart from conventional mobile banking applications. The analysis of BSI Mobile features offers profound insights into services that embody a holistic approach, demonstrating efficiency and compliance with Sharia financial principles. This research serves as a foundational knowledge source for future inquiries. The anticipation is that a more profound comprehension of digital service types, specific features, and their effects on BSI's operational efficiency will serve as a guide for developing more efficacious strategies in the future.

Originality/Values: The envisaged positive contribution aims to optimize digital services at BSI, enhance the overall customer experience, and elevate the operational efficiency of the bank.

INTRODUCTION

In recent years, the development of digital technology has created a profound transformation in various sectors, including the financial sector¹. The digital revolution has introduced new services and features that have not only changed the way we interact with financial services but also transformed the banking landscape as a whole. The significant increase in the adoption of digital technology has had a positive impact especially in terms of efficiency, speed, and accessibility².

One sector in banking that is not missed in this digital revolution is Islamic banking³. Islamic banking, with financial principles in accordance with Islamic sharia, has also undergone significant changes through the integration of digital services and features. This development is not only in line with global trends in conventional banking but also creates new opportunities and unique challenges in the context of sharia-based finance.

The importance of digital services and features in Islamic banking lies not only in the convenience and efficiency they provide, but also in supporting the principles of transparency, fairness, and compliance with Islamic law⁴. The integration of digital technology in Islamic banking is expected to increase accessibility for Muslims to obtain financial services that are in accordance with their values.

In this context, this study will focus on Bank Syariah Indonesia as the main case study⁵. Bank Syariah Indonesia, as one of the main players in the Islamic banking industry, has an important role in creating innovation and

¹ Bambang Arianto, "Development of Digital MSMEs During the Covid-19 Pandemic," *ATRABIS: Journal of Business Administration (e-Journal)* 6, no. 2 (2020): 233–47, <https://doi.org/https://doi.org/10.38204/atrabis.v6i2.512>.

² Dimas Dwi Nugroho et al., "Development of Religious Court System: Challenges and Prospects in the Digital Era," *Synergy: Multidisciplinary Scientific Journal* 1, no. 03 SE-Article (November 23, 2023): 160–64, <https://doi.org/https://e-journal.naureendigiton.com/index.php/sjim/article/view/897>.

³ Siti Mahmudah et al., "Analysis of Service Quality on Consumer Satisfaction Using Customer Satisfaction Index (CSI) and Importance-Performance Analysis (IPA) Methods on Mobile Banking Application of Bank Syariah Indonesia (BSI)," *Academica: Journal of Multidisciplinary Studies* 7, no. 2 (2023): 241–62, <https://doi.org/https://doi.org/10.22515/academica.v7i2.7404>.

⁴ Fatimah Nasution, "SWOT Analysis of Islamic Banking Financial Technology (Fintech) at PT. Bank Sumut, Padangsidimpuan Syariah Branch" (UIN Syekh Ali Hasan Ahmad Addary Padangsidimpuan, 2023), <https://doi.org/http://etd.uinsyahada.ac.id/id/eprint/8474>.

⁵ Rheza Pratama, 'Implementation of Risk Management in Islamic Banking (Case Study at Bank Muamalat & Bank Syariah Mandiri, Ternate City Branch)', *Journal of Management Partners*, 2.6 (2018), 597–609 <<https://doi.org/https://doi.org/10.52160/ejmm.v2i6.162>>.

directing the direction of the development of digital services and features in it. Therefore, choosing Bank Syariah Indonesia as the focus of the study is a relevant and meaningful step to understand the role of Islamic banking in the context of digital transformation in the financial sector. Thus, this study is expected to provide in-depth insights into the implementation, impact, and potential development of digital services and features at Bank Syariah Indonesia, which in turn can provide a positive contribution to the development of the Islamic banking industry as a whole.

Bank Syariah Indonesia (BSI) as one of the main players in the sharia banking industry in Indonesia has adopted various digital services to meet market demands that increasingly rely on technology⁶. The digital services offered by BSI cover a number of aspects, including electronic banking services, mobile applications, and internet banking platforms. Through these features, customers can easily access their accounts, transfer funds, pay bills, and even conduct sharia stock trading transactions.

The implementation of digital services and features at BSI is carried out with various strategies, such as the development of integrated systems and the launch of intuitive mobile applications. In running its digital platform, BSI has adopted the latest technology such as data encryption security and the use of artificial intelligence technology to improve customer experience. Moreover, the implementation of this technology also helps in the operational efficiency of the bank, speeds up the transaction process, and optimizes the risk management system.

The impact of these digital services is seen in increased customer satisfaction, which can access services anytime and anywhere, as well as in increased operational efficiency, which helps BSI face the challenges of competition in this digital era. References that support this introduction can be found in literature related to the development of Islamic banking, the application of digital technology in the financial sector, and case studies of the implementation of digital services by leading Islamic banks.

Previous research entitled New Features of the BSI Mobile Application: Online-Based Mitraguna Products with the Musyarakah Mutanaqisa (MMQ) Contract Scheme which discusses the digitalization process in Islamic banking has opened up new opportunities that can be utilized to increase financial

⁶ Suci Fauziah Lestari et al., "The Influence Of Debt To Equity (Der), Return On Assets (RoA), Profit Growth, Price Earning Ratio (Per) And Price To Book Value (Pbv) On Stock Prices In East Java Regional Development Bank For The Quarterly Period 2013-2022," *Scientia Journal* 12, no. 04 (2023): 943–54, <https://doi.org/https://doi.org/10.58471/scientia.v12i04.2054>.

inclusion in society. The availability of easy access and financial services is an important factor in increasing the productivity of Bank Syariah Indonesia (BSI) service products. Through the BSI mobile application, it is expected to be a new innovation that makes it easier for the public to enjoy online partner financing services by implementing a sharia financing agreement with the al-bai' scheme in the context of musyarakah mutanaqisah (MMQ). This step aims to increase the accessibility of financial services, especially in partner financing, by complying with sharia principles and advancing a more efficient and inclusive financial ecosystem. In-depth research related to this initiative will explore the impact of digitalization on Islamic banking, with a particular focus on the BSI mobile application and its role in advancing MMQ principles in the context of Islamic financing⁷.

Another study aimed to explore the implementation of mobile banking in the online transaction process at Bank Syariah Indonesia. The existence of quite significant complaints from customers has encouraged the management of Bank Syariah Indonesia to conduct further research related to the implementation of mobile banking. The goal is that the results of the study can be a basis for developers to improve mobile banking features to be better and more responsive to customer needs. The research method used is qualitative by utilizing information sources from digital media. Although mobile banking applications provide various benefits and conveniences through various online transaction features, this study identified several potential weaknesses, such as being susceptible to fraud or "smishing" via fake SMS, the need for a strong network, the risk of data theft from lost or stolen smartphones, and dependence on smartphones based on high specifications to access mobile banking applications. The findings of this study are expected to provide valuable insights for Bank Syariah Indonesia in improving the security, efficiency, and convenience of mobile banking use by customers⁸.

Based on the two previous studies that have been discussed, it can be concluded that the first study on the implementation of mobile banking at Bank Syariah Indonesia highlights the complexity and challenges faced in providing digital services to customers. Mobile banking provides significant benefits, but there are weaknesses such as being vulnerable to fraud. The second study, which

⁷ Asep Saepul Malik Ibrahim and Asyari Hasan, "New Features of the BSI Mobile Application: Online-Based Mitraguna Products with the Musyarakah Mutanaqisa (MMQ) Contract Scheme," *Journal of Islamic Economics* 9, no. 1 (2023): 987–96, <https://doi.org/http://dx.doi.org/10.29040/jiei.v9i1.8403>.

⁸ Dwita Febrianti et al., "Database Application in Banking Companies (Case Study of Mobile Banking Application in Bank Syariah Indonesia)," *Tambusai Education Journal* 5, no. 2 (2021): 3686–93, <https://doi.org/https://jptam.org/index.php/jptam/article/view/1449>.

discusses the implementation of mobile banking in the online transaction process, highlights the need to understand how digital services and features at Bank Syariah Indonesia are integrated into bank operations. The findings provide an overview of the complexity of implementation and its impact on customer satisfaction and operational efficiency. This understanding is important in the context of further developing digital services to ensure that Islamic banking can utilize technology optimally.

Thus the purpose of this study is to explore and detail in analyzing the types of digital services offered by Bank Syariah Indonesia, this includes identifying special features that differentiate it from other conventional mobile banking applications. Then explain the implementation of the features available in BSI Mobile. Thus, the differences between the features offered by conventional banks and BSI Bank itself will be seen. Furthermore, it is expected to provide a positive contribution in optimizing digital services at Bank Syariah Indonesia, creating a better customer experience, and increasing the bank's operational efficiency.

RESEARCH METHOD

This study uses a qualitative approach with a library research method to explore the digital services and features of Bank Syariah Indonesia⁹. With the aim of gaining a deep understanding of the types of digital services offered by Bank Syariah Indonesia in the BSI Mobile Application, this study will focus on identifying special features, levels of integration, and their impact on bank operational efficiency. The data used will be sourced from literature, scientific journals, books, official documents, and related information that can be found through library sources and digital media.

The main data collection technique in this study is a literature study, where researchers will collect relevant information from various sources of literature and documents related to Bank Syariah Indonesia. Data analysis was carried out using the Miles and Huberman data analysis method, which involves the steps of data reduction, data presentation, and drawing conclusions¹⁰. The validity and reliability of the study will be maintained through the use of trusted

⁹ Ika Rarawahyuni and Via Rismaya, "Analysis of Peer to Peer Lending and Crowd Funding in Sharia Fintech Reviewed from the DSN MUI Fatwa and the Maqashid Sharia Approach," *Jurnal Maps (Sharia Banking Management)* 5, no. 2 (2022): 96–105, <https://doi.org/https://doi.org/10.32627/maps.v5i2.466>.

¹⁰ Khairunnisa Khairunnisa and Ilham Syahrul Jiwandono, "Analysis of Communicative Learning Methods for Elementary School Civics," *ELSE (Elementary School Education Journal): Elementary School Education and Learning Journal* 4, no. 1 (2020): 9–19, <https://doi.org/https://doi.org/10.30651/else.v4i1.3970>.

literature sources, including scientific journals and official documents of Bank Syariah Indonesia.

RESULT AND DISCUSSION

Indonesian Islamic Bank

A new history in the Indonesian banking industry was made with the birth of PT Bank Syariah Indonesia Tbk (BSI), which was officially established on February 1, 2021 and inaugurated by President Joko Widodo at the State Palace¹¹. BSI emerged as a result of the merger of three major Islamic financial institutions, namely PT BRI Syariah Tbk, PT Bank Mandiri Syariah, and PT BNI Syariah. The Financial Services Authority gave official approval for this merger through letter Number SR-3/PB.1/2021 on January 27, 2021, providing a strong legal basis for the sustainability of BSI¹². With full support from the government, BSI emerged as a new entity that not only combines the strengths of the three Islamic banks but also reflects a commitment to developing the Islamic banking sector in Indonesia.

The existence of BSI is an important milestone in presenting a financial institution that not only combines sharia principles with the banking sector, but also makes a positive contribution to the stability of the national economy¹³. Through close collaboration with major shareholders, BSI strives to be a leader in the positive transformation of the sharia financial sector, offering broader services, and paving the way for sustainable economic growth.

The monetary crisis became an important momentum that encouraged the community and government to seek alternative banking systems that were more stable and in accordance with the principles of Islamic economics¹⁴. Bank Muamalat, as a pioneer, became an example for other financial institutions to adopt the Islamic banking model. In the post-crisis era, the Indonesian government paid more attention to the development of the Islamic banking

¹¹ M Feriansyah, "Pension Financing Procedures at Bank Syariah Indonesia, Lubuklinggau Branch Office," 2022, <https://doi.org/https://dspace.uui.ac.id/handle/123456789/41187>.

¹² uswatun Khasanah, 'Strategy for Increasing Gold Installment Financing with a Marketing Mix Approach at Bank Syariah Indonesia' (Sultan Agung Islamic University Semarang, 2022) <<https://doi.org/http://repository.unissula.ac.id/id/eprint/28426>>.

¹³ Ditha Maulida Pranesti, "The Impact of Mergers on the Market Share of State-Owned Islamic Banks" (IAIN Palangka Raya, 2021), <https://doi.org/http://digilib.iain-palangka.ac.id/id/eprint/4035>.

¹⁴ Abdul Mujib, "The Reality of the Islamic Banking System and Islamic Economics," *Jurnal Masharif Al-Syariah: Journal of Islamic Economics and Banking* 4, no. 1 (2019), <https://doi.org/https://doi.org/10.30651/jms.v2i1.761>.

industry as a step to reduce dependence on the conventional system that proved vulnerable during the crisis¹⁵.

Thus, Bank Muamalat not only made a direct contribution as the first provider of sharia financial services in Indonesia, but also became a pioneer that inspired the growth of the sharia banking industry in this country. Through the challenges of the monetary crisis, awareness emerged of the importance of diversifying the banking system, which then gave birth to more sharia banks in Indonesia as a resilient alternative and in accordance with the principles of Islamic economics¹⁶.

With the presence of Bank Muamalat as the initial milestone of the establishment of Islamic banking in Indonesia¹⁷, the first step has paved the way for the development of a banking system based on Islamic principles. Bank Muamalat is a pioneer in providing financial services that are fully in accordance with Islamic teachings, marking Indonesia's initial commitment to introducing a banking model that reflects Islamic values.

Currently, Bank Syariah Indonesia (BSI) continues to build on the tradition started by Bank Muamalat, taking inspiration from the principles of Islamic finance¹⁸. As a continuation of the journey of Islamic banking in Indonesia, BSI remains committed to providing holistic, efficient, and Islamic-based services. Thus, Islamic banking in Indonesia, led by Bank Syariah Indonesia, continues to grow as the main choice for people who prioritize financial sustainability in line with Islamic principles.

¹⁵ Mukhamad Iqbal, "The Role of Islamic Banking in the Development and Empowerment of Micro, Small and Medium Enterprises (MSMEs) in the Batik Industry in Banyurip Village, South Pekalongan District, Pekalongan City" (IAIN Pekalongan, 2019), <https://doi.org/http://etheses.uingusdur.ac.id/id/eprint/94>.

¹⁶ Rahmad Kurniawan and Enriko Tedja Sukmana, "Fiscal and Monetary Theory in Islam" (K-Media, 2021), <https://doi.org/http://digilib.iain-palangkaraya.ac.id/id/eprint/3947>.

¹⁷ A Rio Makkulau Wahyu and Wirani Aisiyah Anwar, "Sharia Supervisory Board in Islamic Banks (Review of Islamic Banking Law)," *Al-Azhar Journal of Islamic Economics* 2, no. 2 (2020): 82–93, <https://doi.org/https://doi.org/10.37146/ajie.v2i2.44>.

¹⁸ Rais Maslimudin Jamil, "The Influence of Musyarakah Mutanaqishah Financing on the Development of Micro, Small and Medium Enterprises (MSMEs) in Customers of Bank Syariah Indonesia, Balaraja 2 Branch Office, Tangerang, Banten" (Faculty of Da'wah and Communication Sciences, Syarif Hidayatullah State Islamic University ..., nd), <https://doi.org/http://repository.uin-suska.ac.id/id/eprint/62561>.

BSI Mobile Feature Analysis

Mobile applications have become an indispensable tool in our daily lives, changing the way we manage our finances and conduct banking transactions¹⁹. In this era, PT Bank Syariah Indonesia Tbk (BSI) introduces its mobile application with the aim of providing more efficient, accessible, and Islamic financial principles-compliant banking services. The analysis of the BSI Mobile application features below will provide deeper insight into the potential services offered.



Figure 1. BSI Mobile home menu

1. Intuitive Dashboard: Transforming Data Into Insights

It is important for mobile applications to have an intuitive dashboard. BSI Mobile is likely to offer a main view that provides a quick overview of the customer's financial condition²⁰. By presenting account balances, financing, and other key elements intuitively, users can easily understand and manage their finances.

¹⁹ Muhamad Danuri, "Development and Transformation of Digital Technology," *Infokam Scientific Journal* 15, no. 2 (2019), <https://doi.org/https://doi.org/10.53845/infokam.v15i2.178>.

²⁰ Erdiansyah Surya Aznur, "The Influence of Financial Technology (Fintech) on Sharia Bank Customer Satisfaction (Case Study of the Griya Pagutan Indah Community)" (UIN Mataram, 2023), <https://doi.org/http://etheses.uinmataram.ac.id/id/eprint/5011>.

2. Transfers and Payments: Easy Transactions at Your Fingertips

The transfer and payment feature is the backbone of mobile banking applications. BSI Mobile is likely to provide easy transfer of funds between accounts, including bill payments, credit top-ups, and other purchases. This provides a high level of convenience for customers, allowing them to perform daily banking transactions easily and quickly through the application.

3. Islamic Finance Features: Innovating According to Islamic Principles

The uniqueness of BSI Mobile may lie in the inclusiveness of sharia financial features. This involves sharia financing, sharia checking accounts, and monitoring of amanah investments that are in accordance with Islamic financial principles. These features expand financial options for customers who want financial solutions that are in line with sharia values.

4. Security Settings: Keeping Security a Top Priority

When it comes to mobile banking apps, security is of utmost importance. BSI Mobile likely provides advanced security settings, including two-factor authentication, easy password change, and additional security options. Thus, users can feel safe and secure while making transactions.

5. Notifications and Alerts: Communicate in Real-Time

The real-time notification and alert feature is an important tool in providing information to customers. Through the BSI Mobile application, customers can receive notifications about transactions, account status, or other information instantly. This increases interaction and allows customers to stay informed.

6. Sharia Financial Education: Sharpening Customer Understanding

Education is a key element in the development of the BSI Mobile application. This feature may include educational materials on Islamic finance, helping users understand the concepts and principles of Islamic finance. That way, customers will not only use the application as a means of transaction, but also as a source of valuable financial knowledge.

7. Customer Support: Serving Responsively

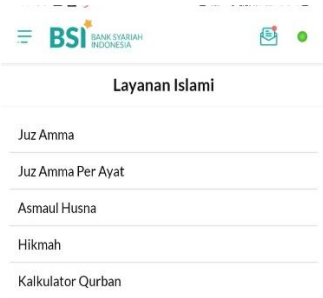
Last but not least, BSI mobile apps may include easy access to customer service. Through chat or direct call features in the app, customers can quickly get the help and information they need.


Through the exploration of these features, the analysis of the BSI Mobile application shows the bank's efforts in providing holistic, efficient banking services in accordance with the principles of Islamic finance. By

continuing to innovate and respond to customer needs, BSI Mobile is expected to be a pioneer in creating a superior Islamic banking experience in Indonesia.

In addition to the mandatory application features above, BSI Mobile also provides Islamic features that are very different from other mobile applications, such as:

Table 1. Islamic Features of BSI Mobile

 <p>Layanan Islami</p> <ul style="list-style-type: none"> Juz Amma Juz Amma Per Ayat Asmaul Husna Hikmah Kalkulator Qurban 	<p align="center">Islamic Application Services</p>
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 <p>Juz Amma An Naba' 40 Ayat</p>	<p>Amma Juice or Juz 30 which allows users to use this feature to read and memorize the Qur'an anytime and anywhere.</p>
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Hikmah

Bayar Zakat Via Daring
 Ustadz Dr. Oni Sahroni, M.A. (Anggota Dewan
 Pengawas Syariah Bank Syariah Indonesia)

Sebenarnya, bayar zakat via daring/online itu sama dengan bayar secara langsung (menyerahkan fisik donasinya) kepada amil zakat. Oleh karena itu, ketentuan yang berlaku dalam zakat secara langsung itu berlaku dalam bayar zakat secara online.

Selanjutnya, pertanyaan fikih yang muncul adalah: Apakah ijab qabul dan serah terima (yang menjadi bagian dari rukun zakat) itu telah terjadi dalam pembayaran ini? Di mana mana donatur tidak bertemu langsung dan tidak menyerahkan uangnya langsung kepada amil zakat.

Di antara gambaran transfer dalam aplikasi mobile banking adalah; pilih menu-Transfer, pilih nomor rekening yang mau mengirim uang, masukkan jumlah uang yang akan dikirim, pilih bank penerima transfer dan isi nomor rekening tujuan serta berita dan nomor referensi. Masukkan PIN, verifikasi data transfer, kemudian klik selanjutnya, mendapatkan bukti transfer.

Kesimpulan tersebut berdasarkan alasan dan kriteria berikut: Pertama, ada kejelasan besaran donasi dan jenisnya.

Kedua, walaupun ijab (dan qabul) harus ada saat berzakat, tetapi ijab qabul tidak harus dengan lisan atau tulisan, tetapi dengan sarana apapun selama jelas dan dipahami termasuk keterangan dalam aplikasi dan platform. Di antaranya donatur menyampaikan keterangan tentang donasinya, dan diketahui oleh



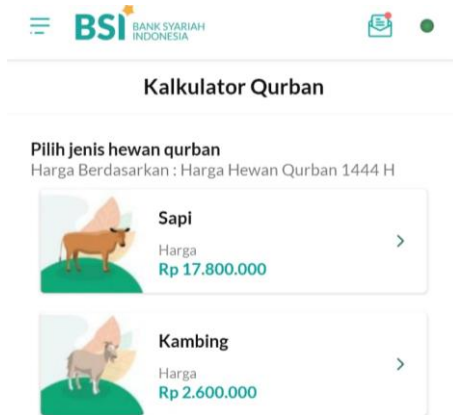
This feature can be used to get Islamic advice which is part of the lessons of our daily lives.

Asmaul Husna

- | | | |
|---|--|-----------------|
| 1 | Ar Rahman
Yang Maha Pengasih | الرَّحْمَنُ |
| 2 | Ar Rahim
Yang Maha Penyayang | الرَّحِيمُ |
| 3 | Al Malik
Yang Maha Merajai / Memerintah | الْمَلِكُ |
| 4 | Al Qudus
Yang Maha Suci | الْقُدُّوسُ |
| 5 | As Salaam
Yang Maha Memberi Kesejahteraan | السَّلَامُ |
| 6 | Al Mu'min
Yang Maha Memberi Keamanan | الْمُؤْمِنُ |
| 7 | Al Muhyimin
Yang Maha Pencelihara | الْمُحْيِيْمُنُ |
| 8 | Al Qorir
Yang Maha Gagah | الْقَوِيْرُ |
| 9 | Al Jabbaar
Yang Maha Perkasa | الْجَبَّارُ |



Asma'ul Husna, is also part of the features available on BSI Mobile, users can use this feature to memorize and learn the meaning of the 99 names of the Almighty Allah Ta'ala.



Qurban Calculator Features

As the name suggests, which carries a sharia model, this application also provides an opportunity for customers who use this service to save as provisions for Eid al-Fitr to carry out the Qurban worship.



Then interestingly, the BSI Mobile application also has a prayer time schedule, this is very useful for Muslims to see prayer times.

From the features above, customers who use this application can take advantage of it, then with this additional feature, it has become our collective choice to use all the facilities and services available and provided by BSI, either offline or by visiting the nearest BSI branch office or by using the service features available on BSI Mobile or online.

This digital utilization is the idea for today's society because the main function for banks is to provide all activities related to financial transactions and customer convenience in using the services of the bank where they save. However, the existence of BSI Mobile also supports matters related to *ubudiyah* or regulates worship to Allah *ta'ala*.

CONCLUSION

Thus, this study successfully achieved its main objective, which was to explore and detail the types of digital services offered by Bank Syariah Indonesia

(BSI) and identify special features that differentiate it from other conventional mobile banking applications. The analysis of the features of the BSI Mobile application provides in-depth insight into the potential services offered, depicting BSI as a pioneer in providing holistic, efficient, and sharia-compliant banking services.

Through the overview of the BSI Mobile initial menu and analysis of its main features, it can be concluded that BSI Mobile not only provides basic functions such as transfers and payments with the convenience of your fingertips, but also carries the values of Islamic finance through inclusive Islamic finance features. Advanced security settings and real-time notifications are a priority, demonstrating BSI's commitment to providing a safe and responsive banking experience. In addition, the Islamic features provided by BSI Mobile, such as Jus Amma, Asma'ul Husna, and the Qurban Calculator, provide significant added value. This reflects BSI's efforts to understand and meet customer needs that are not only limited to financial transactions, but also involve Islamic dimensions in everyday life.■

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