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USE OF E-BANKING IN ISLAMIC BANKS IN INDONESIA

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A B S T R A C T

This article focuses on the use of computer bases in making bank accounts at Islamic banks, and later on the data will be compared with existing data in conventional banks. This is because in banking, there are two types of banks based on their operational activities, namely Islamic banks and conventional banks. The research in this article is a qualitative study, because it requires various information from Islamic banks and conventional banks. From the information obtained related to Islamic banks and conventional banks, both types of banks have used E-Banking services to make it easier for their customers. However, there are some differences regarding the E-Banking services provided by each bank. So with the research in this article, it is expected to be able to provide information regarding the differences in E-Banking services that exist in Islamic banks and conventional banks. The results of this study are able to provide information related to what e-banking is used by conventional banks and Islamic banks.

I. Introduction

Banks are competing to attract customers by offering increasingly varied digital banking services, so this makes almost all banks provide services that make it easier for their customers to make transactions, namely by presenting E-Banking in their services[1]. The existence of E-Banking services in banking certainly has various variations of its services in Islamic banks and conventional banks[1]. Therefore, there is a

need for research related to what are the differences in E-Banking services at Islamic banks and conventional banks[1].

II. Literature Review

1. Banking

Bank is one of the financial institutions that play an important role in the economy of a country, including Indonesia. The Bank is a financial intermediary institution, where the

bank is tasked with collecting funds from the public in the form of demand deposits, savings, deposits and then distributing these funds to the public in the form of credit or other forms in order to improve the standard of living of the people[1]. In terms of credit and asset growth, the performance of Islamic banks is better than conventional banks[18].

2. Islamic Bank

Islamic banks in Indonesia were established twenty seven years ago. The development of Islamic bank assets is slow[16]. Islamic banking or commonly referred to as Islamic finance or sharia-compliant finance, which refers to financial or banking activities that comply with sharia or Islamic law. Two fundamental principles of Islamic banking are the sharing of profits and losses[2]. In Islamic banks, profit and loss are to be shared between Islamic banks and customers[14]. Islamic banking is based on the principles of Islamic beliefs related to commercial transactions. The activities of Islamic banks in terms of determining the price of their products are very different from conventional banks[1]. The following principles apply to Islamic banks, including[1] :

- a. Financing based on the principle of profit sharing
- b. Equity participation funding
- c. The principle of buying and selling goods with profit
- d. That is, capital goods financing based on pure rent with no choice options
- e. The ability to transfer ownership of a leased item from a bank to another party

All forms of speculation and gambling called *maisir* are strictly prohibited in Islamic banks. Islamic banks are also prohibited from claiming interest on loans[2]. Islamic banks have adopted a stock participation system to generate profits without claiming interest[2]. Equity participation means that a bank lends money to a customer to do business and repays the money that the customer borrows without paying interest, but the customer shares business profits with the bank[2]. And if the customer isn't profiting from their business, the bank won't share the profit either[2]. The Islamic banking system has several essential advantages, including: B. Careful and non-speculative management,

which tends to cause financial turmoil, for example due to the profit sharing system. Banks are made up of several countries[15]. Islamic banks also have some advantages there are a profit sharing system in the banks[17].

3. Conventional Bank

Conventional banking systems still consist of banks that view their profits as an important part of their banking activities[14]. Conventional banks are banks that do business in the traditional way, that is, to provide payment services, generally in accordance with government procedures and regulations[3]. Conventional banks are banks that use the interest method in their business. Interest is the price that conventional banks set when they sell bank products. Banks provide interest rates to customers to withdraw funds in the form of savings accounts, checking accounts, and time deposits. When a customer takes out a loan, the bank also determines the interest rate as the price the debtor's customer must pay for the loan. The interest method has become more customary and widely accepted than the profit sharing method[1].

4. E-Banking

Digital banking (E-Banking) is a provider from banking that places ahead an digital machine or what's frequently called E-Banking[1]. However, E-banking is frequently related to the time period net banking in which clients could make transactions, payments, and different transactions through the net with the bank's internet site geared up with a safety machine[1]. The implementation of net banking is the utility of records era packages that keep to increase and are used to reply the needs of banking clients who need fast, safe, comfortable, reasonably-priced and to be had offerings at any time and may be accessed from anywhere, be it from cellular phones, computers, laptops, and net. so on[1]. The utility of records era in net banking will growth efficiency, effectiveness, and productiveness in addition to growth sales via a income machine this is lots greater powerful than traditional banks[1]. The Bank gives records approximately its services and products via portals at the net, gives get

admission to clients for transactions, and updates their private data.

The commercial enterprise necessities of net banking include[1] :

- a. easy to use app
- b. service can be reached from anywhere
- c. inexpensive
- d. can be trusted
reliable (reliable)

III. Metodologi

Based on their operational activities, banks are divided into two types, namely Islamic banks and conventional banks. Because conventional banks have operated earlier than Islamic banks, the number of conventional banks is more than Islamic banks. In this study, several banks that are included in Islamic banks and conventional banks will be described and later will be compared which ones already have E-Banking and which in their services still use manuals. Here are some examples of Islamic banks and conventional banks.

Some examples of Islamic banks include:

1. Indonesian Islamic Bank

Islamic banks play an vital position as facilitators in all monetary sports withinside the halal enterprise ecosystem. The life of the Islamic banking enterprise in Indonesia itself has skilled a huge growth and improvement withinside the beyond three decades. Product innovation, carrier improvement, and community improvement display advantageous traits from twelve months to twelve months. In fact, the spirit to boost up is likewise contemplated withinside the wide variety of Islamic banks that take company actions. This merger will unite the blessings of the three Islamic banks as a way to offer a greater entire carrier, wider reach, and feature a higher capital capacity. Supported via way of means of synergies with determine companies (Mandiri, BNI, BRI) In its operations, Indonesian Islamic Bank has used cell banking that may be accessed smartphones, making it simpler for other people who need to open money and making it simpler for his or her clients to make transactions in Bank Syariah Indonesia.

2. Sharia Bukopin Bank

PT BANK KB BUKOPIN SYARIAH (hereinafter called the Company) as a

financial institution working beneathneath sharia standards which commenced with the access of a consortium of PT Bank Bukopin, Tbk. Bank KB Bukopin Syariah already makes use of SMS Banking and Mobile Banking in its operations, making it simpler for applicants and their clients to make transactions at Bank Bukopin Syariah.

3. Sharia BCA Bank

BCA Syariah is a financial institution transformed from BCA's acquisition in 2009 of PT Bank Utama Internasional Bank which operates as a traditional financial institution. BCA Syariah be a pioneer withinside the Indonesian Islamic banking enterprise as a financial institution that excels in charge settlement, fundraising and financing for enterprise and person clients. Bank BCA Syariah has a carrier withinside the shape of BCA Syariah Mobile that is an digital banking facility from BCA Syariah for the benefit of person clients and enterprise entities (non-individuals) to get admission to money owed owned via way of means of clients or carry out banking transactions thru smartphones the usage of the net community consisting of monetary transactions and non-person transactions monetary.

4. Sharia Mega Bank

Bank Mega Syariah is one of the originator in the Islamic banking industry in Indonesia. The bank offers savings accounts, time deposits, Mecca Hajj savings, and several commercial and consumer credit products. Bank Mega Syariah is specifically focused on micro and small businesses and is expanding its financial products to include pawn shops, pension products and co-operative loans. Bank Mega Syariah offers services in the form of Mega Internet. This is an electronic banking service that allows customers to access their accounts and perform cashless banking transactions over the network or internet media. Bank Mega Syariah also has Mobile Sharia services.

Some examples of conventional banks include:

1. BRI Bank

Bank Rakyat Indonesia (BRI) is one of the largest state-owned banks in Indonesia. BRI offers electronic banking services such as BRImo, Internet Banking and BRI SMS

Banking. The presence of electronic banking services facilitates transactions for customers.

2. BNI Bank

Bank Negara Indonesia (BNI) is a state-owned enterprise that became a public company after listing its shares on the Jakarta Stock Exchange and the Surabaya Stock Exchange in 1996. BNI has taken several steps to strengthen its financial structure and competitiveness in the national banking industry. The electronic banking services provided by Bank BNI include :

- a. ATM BNI
- b. BNI SMS Banking
- c. BNI Internet Banking
- d. BNI Phone Banking
- e. BNI Mobile Banking and several other E-Banking services.

3. BCA Bank

BCA develops various products, services and information technologies by implementing a branch network online system and launching Tahapan BCA. In the 1990s, BCA developed an alternative service network through automated teller machines. At that time, ATM was first developed by Bank BCA. The development of ATM networks and features will be intensively carried out by BCA in collaboration with major institutions including PT Telkom for payment of telephone bills via BCA ATM. BCA will also partner with Citibank to allow BCA's customers, who are Citibank's credit card owners, to pay invoices.

The electronic banking services provided by Bank BCA include :

- a. BCA mobile
- b. Costumer Service Digital
- c. Ebranch
- d. KlikBCA

4. Mandiri Bank

Four state-owned banks, Bumidaya Bank, Dagan Negara Bank, Indonesia Bank Import and Export Bank, and Pembangunan Bank, were integrated into Bank Mandiri, each of which played an essential role in Indonesia's economic development. To date, Bank Mandiri has a tradition of more than 140 years that has contributed to the banking industry and the Indonesian economy. Bank Mandiri offers electronic banking services in the following formats :

- a. Livin' by Mandiri (application)
- b. Mandiri e-money
- c. LinkAja
- d. SMS Banking

IV. Discussion

Banks based on their operational activities are divided into two, namely Islamic banks and conventional banks. The following are the results of the data obtained regarding the use of e-banking in the two banks.

Table

Banks According to Operational Activities and E-Banking used			
Islamic Banks		Conventional Banks	
1.	Indonesian Islamic Bank - M-Banking	1.	BRI Bank - M-Banking - Internet Banking - SMS Banking
2.	Sharia Bukopin Bank - SMS Banking - M-Banking	2.	BNI Bank - M-Banking - Phone Banking - Internet Banking - SMS Banking
3.	Sharia BCA Bank - M-Banking	3.	BCA Bank - M-Banking - CS Digital - eBranch - KlikBCA
4.	Sharia Mega Bank - M-Banking	4.	Mandiri Bank - M-Banking - Mandiri e-money - Link Aja - SMS Banking

From the data that has been obtained, it is explained that there are several Islamic banks and conventional banks that are used as samples to compare the use of e-banking at each of these banks. And from the data obtained the results that between Islamic banks and conventional banks already have technology that is quite commensurate in the use of e-banking. Both types of banks also have mobile banking, which means that conventional banks and Islamic banks already have their respective applications to access transactions made by their customers. And between Islamic banks and conventional banks are able to excel and develop in order to attract public interest to become customers.

V. Conclusion

From the data obtained as well as the results and discussion of E-Banking services used by Islamic banks and conventional banks, it can be concluded that :

- a. With this E-Banking service, it is very easy for prospective bank customers who want to create new accounts and make it easier for bank customers to make transactions.
- b. The use of e-banking in Islamic banks and conventional banks already has technology that is quite commensurate with the use of e-banking. From the data above, it can be seen that both types of banks already have mobile banking so that their customers can access their transactions through applications on smartphones. It would be nice if later there was an application that was easier for customers to understand so that it could also attract more public interest to become customers at the bank concerned.

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