



SWOT ANALYSIS OF THE APPLICATION OF FINANCIAL TECHNOLOGY IN MOBILE SERVICES PT. BANK SYARIAH INDONESIA

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ABSTRACT

This research is motivated by problems experienced by BSI Mobile service users. BSI Mobile's frequent request time out errors cause transactions to be hampered, causing inconvenience for customers. This research aims to determine the SWOT Analysis of the Application of Financial Technology in Mobile Banking Services at PT Bank Syariah Indonesia KC Padangsidempuan. This research was analyzed qualitatively descriptively using the SWOT matrix, IFAS (Internal Factor Analysis Summary) matrix and EFAS (External Factor Analysis Summary) matrix.

The research results show that the SWOT Analysis of the Application of Financial Technology in Mobile Banking Services at PT. Bank Syariah Indonesia KC. Padangsidempuan obtained the coordinate point (1.34 : 1.16). So the position of mobile banking services at PT. Bank Syariah Indonesia KC Padangsidempuan is in Quadrant 1. This is a profitable situation because it can maximize strengths and take advantage of existing opportunities.

Keywords: Financial Technology, Mobile Banking, SWOT Analysis

INTRODUCTION

Sharia banks are a form of national banking that bases its operations on Islamic sharia (law). (Suci, et al, 2021) Sharia banking is a sharia-based financial institution that must be able to adapt to various market conditions that are currently developing from all parts. This development can be seen in terms of the convenience in serving various transactions using increasingly widespread technology in the current digital era which has influenced human behavior patterns in accessing various information and various electronic service features.

One of the technological developments that is the subject of recent study in Indonesia is Financial Technology in banking institutions. The Financial Technology concept adapts technological developments combined with the financial sector in banking institutions and is expected to facilitate various financial transaction processes that make them more practical and modern, which includes digital-based financial services that are currently developing in Indonesia, namely payment channel systems, digital banking, online digital insurance, Peer to Peer (P2P) Lending and crowdfunding. (Lucky Ades Tiyan, et al, 2021)

One of the objectives of implementing Financial Technology is to increase the efficiency of operational activities and the quality of bank services to its customers. Therefore, the use of Financial Technology is in line with the growing public need for online- based financial services and the use of internet media to



access digital data. Financial Technology in the banking world is trying to develop a new generation of digital banking based on the theme of being agile, cheap and stable. This was done to develop a banking world with high competitive value. In Indonesia itself, the presence of financial technology was responded very quickly by banking institutions, both conventional and sharia banks. It's just that Islamic banks are slower to respond to financial technology compared to conventional banks. In fact, the presence of financial technology is welcomed by sharia banking as long as transactions using financial technology are still within the corridor of clear sharia rules such as avoiding usury, maysir and gharar. (Selfi Hastria Ningsih, 2023)

If the growth of financial technology is utilized by sharia banking institutions supported by innovation, then sharia banking also has the opportunity to thrive. However, before making a decision in To take advantage of financial technology for sharia banking institutions, an analysis needs to be carried out, so the appropriate analysis to carry out is a SWOT analysis. SWOT analysis is also called a method or method used to plan a strategy in planning and evaluating strengths, weaknesses, opportunities, threats that might occur in a business or business being run.

The phenomenon that researchers found was that the rating of the BSI Mobile application on Google Playstore was low. If you look at customer reviews on Google Playstore, many customers gave complaints regarding BSI Mobile, one of which was a review from a customer named Yeni Anjani who argued that "The application often errors request time out, when you want to make a transaction it is actually hampered because the application cannot be opened, causing inconvenience for customers and they become lazy about using BSI accounts." (Yeni Anjani, 2023)

Brother Moh's review. Harun Fahad is of the opinion that "After the update it was chaotic, when you wanted to transfer and pay for e-commerce it actually got an error, even though the network was good and a message appeared that the request could not be processed." (Moh. Harun Fahad, 2023)

Previous research conducted by Syarifah Isnaini, et al., in the journal Education: SEROJA entitled "SWOT Analysis of Sharia Banking Financial Technology (FinTech) at PT. Bank Sumut Padangsidempuan Syariah Branch" concluded that the results of the research that had been carried out could be seen from the SWOT analysis of Financial Technology (FinTech) related to mobile banking. Bank Sumut Padangsidempuan Syariah Branch, namely strength, ease of carrying out transactions anywhere and anytime, time efficiency so that customers do not took the trouble to come to the North Sumatra Bank Syariah Branch directly. Weakness, requires a supporting internet connection, customer knowledge regarding financial technology related to mobile banking is still relatively low. Opportunity, the application of new technologies in IT development. Threat, the existence of cybercrime or crime. (Syarifah Isnaini, 2022)



LITERATURE REVIEW

Sharia Banking

According to Law No. 21 of 2008 concerning Sharia Banks, Sharia Banks are banks that carry out their business activities based on sharia principles and according to their type consist of Sharia Commercial Banks, Sharia People's Financing Banks and Sharia Business Units.

Sharia Bank is a bank that carries out business activities based on sharia principles, namely an agreement (contract) based on Islamic law between the bank and another party for the storage of funds or financing of business activities, or other activities in accordance with sharia. (Veithzal Rivai, et al, 2010) The difference between sharia banks and conventional banks is that all their business activities are based on sharia principles, besides that, because sharia principles have various types of contract variations, this will result in a greater variety of products compared to conventional banks. (Rizka, et al, 2021)

Legal Basis for Sharia Banking

1. The 1945 Constitution in the provisions governing the State Economy and the Principles of Economic Democracy.
2. Republic of Indonesia Law no. 7 of 1992 concerning Banking as amended by Republic of Indonesia Law no. 10 of 1998 concerning Banking.
3. Republic of Indonesia Law no. 23 of 1999 concerning Bank Indonesia as amended by Republic of Indonesia Law no. 3 of 2004 concerning Bank Indonesia.
4. Republic of Indonesia Law no. 40 of 2007 concerning Limited Liability Companies.
5. Republic of Indonesia Law no. 21 of 2008 concerning Sharia Banking.
6. Republic of Indonesia Law no. 21 of 2011 concerning the Financial Services Authority, and
7. Bank Indonesia Regulations (PBI) and Financial Services Authority Regulations (POJK) as implementing regulations of the Law.

The legal basis for sharia banking in particular, namely:

1. Republic of Indonesia Law no. 21 of 2008 concerning Sharia Banking.
2. Bank Indonesia Regulations (PBI) and Financial Services Authority Regulations (POJK) as implementing regulations of the Law. (Muammar Arafat Yusmad, 2018)

Sharia Bank Functions

In Law Number 21 of 2008 concerning sharia banking, article 4 explains that the functions of sharia banks are:

1. Sharia banks and UUS are required to carry out the function of collecting funds and distributing public funds.
2. Sharia banks and UUS can carry out social functions in the form of Baitul Mal institutions.
3. Sharia banks and UUS can collect social funds originating from cash waqf and distribute them to waqf managers (nazhir) in accordance with the wishes of the waqf giver (wakif).



4. Implementing social functions as intended in paragraphs (2) and (3) in accordance with the provisions of statutory regulations. (Nofinawati, 2020)

SWOT analysis

SWOT analysis is a process of identifying several factors that is carried out systematically in order to formulate an appropriate organizational strategy. Analysis is carried out based on logic that can optimize strengths or opportunities. However, at the same time, this analysis must also be able to minimize threats and weaknesses. This is based on the logic that an effective strategy is one that maximizes business strengths and opportunities and minimizes existing weaknesses and threats. (Imam Tahyudin, et al, 2022) . SWOT analysis can not only be used for business organizations, but can also be applied to every organizational system including countries and non-profit organizations. (Ujang Syahrul Mubarrok, 2018)

SWOT analysis will help stakeholders understand the identification of the strengths and weaknesses of an organization or company. SWOT analysis provides information on what competitors' advantage profiles actually are. (Vera, et al, 2021) Management will use this analysis to determine what steps the company will take by comparing internal factors in the form of company weaknesses and shortcomings with external factors in the form of opportunities and threats from other companies to the environment and local government policies.

Uses of SWOT Analysis

1. Used to analyze the condition of oneself and the personal environment, namely identifying in depth what our condition is as an individual.
2. Used to analyze the internal conditions of the organization and the external environment of the organization, namely identifying internal conditions in the form of strengths and weaknesses and external conditions in the form of opportunities and threats.
3. Used to find out how far we are in our environment, namely to get an idea of how we are seen by the environment around us.
4. Used to determine the position of an organization or company among other organizations or companies.
5. Used to determine the ability of an organization or company to run its business in the face of its competitors. (I Putu Jati Arsana, 2022)

SWOT Analysis Factors

SWOT analysis consists of four factors, namely: (Qisti Marhamah Nasution, et al, 2022)

1. Strengths (Strength)

Strength is a condition that becomes a strength in an organization. Strength factors are a special competency or superior competency found within the organization itself.



2. Weaknesses

Weaknesses are conditions or anything that is a weakness or shortcoming within the organization.

3. Opportunities

Opportunity is an environmental condition outside the organization that is beneficial in nature and can even become a weapon to advance a company/organization.

4. Threats

These threats are the opposite of opportunities. Threats are external conditions that can disrupt the smooth running of an organization or company. (Fajar, et al, 2016)

Financial Technology

Financial Technology is a combination of technology and financial features or can be interpreted as innovation in the financial sector with a touch of modern technology. Financial technology is a service that provides financial products using and utilizing information technology which is experiencing rapid development. (Maziyah Mazza Basya, et al, 2020)

In financial technology there is a touch of technology and computers in the financial sector. Various financial technology products are designed to make it easier for people to access financial technology products in the form of loans, collective fund raising, online payments, capital, investment and other financial technology products. (Indriana, et al, 2022)

Sharia Financial Technology

financial technology is a combination of innovations in the fields of finance and technology that facilitate transaction and investment processes based on sharia values. Even though sharia financial technology is a new breakthrough, it is experiencing rapid development. Islam is a comprehensive religion so that in the financial sector it must have rules that comply with sharia principles. (Trimulato, et al, 2020)

Legal Basis of Financial Technology

1. Financial Services Authority Regulation Number 77/POJK.01/2016
2. Law Number 11 of 2008
3. Financial Services Authority Regulation Number 1/POJK.07/2013
4. Law Number 8 of 1999
5. Government Regulation Number 82 of 2012
6. Bank Indonesia Regulation no. 19/12/PBI/2017

The specific legal reference for sharia financial technology will be guided by the Indonesian Ulema Council (MUI), namely: DSN MUI Fatwa No.117/DSN-MUI/II/2018. This fatwa from the National Sharia Council of the Indonesian Ulema Council concerns sharia principles in digital-based financing services. Apart from that, the legal basis for sharia financial technology is also found in the Al-Qur'an, in QS Al-Qashash verse 26.



Types of Financial Technology (Fintech)

1. Financial Technology Peer To Peer Lending (P2P lending)

Peer to Peer Lending (P2P lending) is a start-up that provides an online lending platform. The fintech concept adapts developments combined with the financial sector in banking institutions, so that it is hoped that it can facilitate a more practical, safe and modern financial transaction process.

2. Digital Payments

One of the latest technological innovations is digital payment. The way digital payments work is the same as internet banking, which is a special application facility provided by banks to customers to be able to check deposits, carry out transfer processes, carry out bill payments and purchases via the internet. (Misbah, et al, 2021)

3. Crowdfunding

Crowdfunding is a method of raising capital through the collective efforts of friends, family, customers, and investors. This approach utilizes the collective efforts of a number of individuals via the internet on social media networking or crowdfunding platforms, as a means of broader outreach.

4. Microfinancing

Microfinance tries to bridge this problem by channeling business capital directly from lenders to potential borrowers. The business system is designed in such a way that returns are competitive for lenders, but still achievable for borrowers. (Purnama Ramadani Silalahi and Chairina, 2023)

Benefits of Financial Technology

1. Financial Technology Supports the Development of Financial Start-ups
2. Financial Technology Minimizes the Existence of High-Interest Loan Providers
3. Financial Technology as an Alternative Means of Investment
4. Facilitate Financial Services
5. Improving the Community's Standard of Living
6. Helping MSMEs with capital with low interest
7. Supporting the National Financial Inclusion Program

Apart from that, the benefits of sharia financial technology, some of which are:

1. Helping MSME Players
2. Avoid Usury
3. Providing Benefits to Many Parties
4. The process is easy
5. Financial Technology is Safer (Ana Tony Roby Candra Yudha, et al, 2020)

Understanding Mobile Banking

According to Bank Indonesia (BI), mobile banking is a bank service that allows customers to obtain information, communicate and carry out banking transactions via internet technology. (Rumaini, et al, 2023), Mobile Banking is a banking service that customers access via smartphone to carry out banking activities such as transfers, balance checks, payments and purchases. (Nanda Nurisya Merliani, et al, 2022)



The Ease and Disadvantages of Mobile Banking

The convenience offered by mobile banking is the ease of carrying out various transactions, such as refilling credit, transfers, paying credit card bills. The weaknesses of mobile banking are:

1. There are hackers to get account or debit and credit card information from users.
2. Delivery of late transaction notifications received by customers.
3. Error sending to another number.
4. Not receiving notification from the bank, even though the customer has made a transaction.
5. Until now, notifications are often delayed so that transactions that should be real time are not real time. (Boedi Abdullah, 2019)

RESEARCH METHODS

The location of this research was carried out at PT Bank Syariah Indonesia KC Padangsidempuan, which is located on Jl. Sudirman No.130 A, Wek I, North Padangsidempuan, Padangsidempuan City, Sumatra This research will start on March 14 2024 until completion.

The type of research used in this research is descriptive qualitative research with the SWOT analysis method. Qualitative research is a type of research whose findings are not obtained through statistical procedures or other forms of calculation. (Helaluddin, et al, 2019) A research subject is something, a certain unit where the research object is located or a certain unit that is counted as a research subject. (Muslich Ansori, et al, 2020) So the subject in this research is the person who will describe the SWOT analysis of the application of financial technology to PT's mobile banking services. Indonesian Sharia Bank KC Padangsidempuan, namely Mrs. Sri Wahyuni as Branch Operation Service Manager (BOSM), Mrs. Halimahtusahdiah as Customer Service, Mrs. Erni Fauziah as Customer Service, Mrs. Farida Hanum as customer, and Mrs. Sulastri Siregar as PT customer. Bank Syariah Indonesia KC Padangsidempuan.

In a study there primary data. In this research, Primary data is data collected directly by researchers to answer problems or research objectives carried out in exploratory, descriptive or causal research. (Asep Hermawan, 2005) The data was obtained through observation or interviews, which is a dialogue carried out by researchers to obtain information from respondents or sources (Suharsimi Arikunto, 2013), namely through the Branch Operation Service Manager (BOSM), Customer Service, and customers PT. Bank Syariah Indonesia KC Padangsidempuan. Interviews were conducted to obtain accurate data regarding the research problems being studied, apart from that, data was also obtained through questionnaires and documentation. The data analysis technique used in this research is IFAS (Internal Factor Analysis Summary) and EFAS (External Factor Analysis Summary) analysis as well as SWOT analysis to compare internal and external factors.



RESULTS OF RESEARCH
SWOT Matrix Results

Table. 1

SWOT Matrix Application of Financial Technology in Mobile Banking Services
PT. Bank Syariah Indonesia KC Padangsidempuan

IFAS EFAS	Strengths (S)	Weaknesses (W)
	<ol style="list-style-type: none"> 1. There are contracts and features of zakat, infaq, alms and waqf 2. Islamic Services 3. Purchase of sacrificial animals and aqiqah 4. Sharia-based partner financing and vehicle financing facilities 5. Open a Hajj savings account and pay off Hajj and Umrah 	<ol style="list-style-type: none"> 1. Network disruption in internet connection 2. Errors often occur 3. Frequent maintenance is carried out 4. There are problems when carrying out transactions
Opportunities (O)	SO Strategy	WO Strategy
<ol style="list-style-type: none"> 1. The majority of society is Muslim and aware of sharia principles 2. Service system that uses sharia principles 3. The increasing number of smartphone users 4. Collaborate with many parties 	<ol style="list-style-type: none"> 1. Improving the quality of offline and online services to customers 2. Improving quality and providing innovation in features on BSI Mobile 3. Maintaining a service system that complies with sharia principles 4. Keep up with technological developments and advances 	<ol style="list-style-type: none"> 1. Increasing Human Resources who have expertise in the IT field 2. Carrying out system maintenance on BSI Mobile 3. Pay attention to specifications and updates on customer smartphones
Threats (T)	ST Strategy	WT Strategy
<ol style="list-style-type: none"> 1. Weak servers are prone to data leaks 2. Mobile features 3. The existence of Cybercrime or Hackers 	<ol style="list-style-type: none"> 1. Improve system security and maintainability 2. Carrying out promotions to attract customers' interest in using BSI Mobile 	<ol style="list-style-type: none"> 1. Use a smooth internet network when accessing BSI Mobile 2. Not accessing BSI Mobile when the system is undergoing maintenance

Matrix Results (Internal Factor Analysis Summary)

Table. 2 IFAS (Internal Factor Analysis Summary)

No.	Internal Strategic Factors	Weight	Ratings	
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Strength (Strength)				Score Value
1	There is a ziswaf contract and features	0.12	4	0.49
2	There are Islamic services	0.10	3	0.31
3	Purchase of sacrificial animals and aqiqah	0.12	4	0.49
4	Sharia-based partner financing and vehicle financing facilities	0.11	4	0.44
5	Open a Hajj savings account and pay off Hajj and Umrah.	0.12	4	0.46
Sub-Total				2.19
No.	Weaknesses	Weight	Ratings	Score
1	Network disruption in internet connection	0.11	2	0.22
2	Errors often occur	0.10	2	0.21
3	Frequent maintenance is carried out	0.10	2	0.21
4	There was a problem when making a transaction	0.11	2	0.22
Sub-Total				0.85
Total		1.00		3.04

Matrix Results (External Factor Analysis Summary)

Table. 3

EFAS (External Factor Analysis Summary)

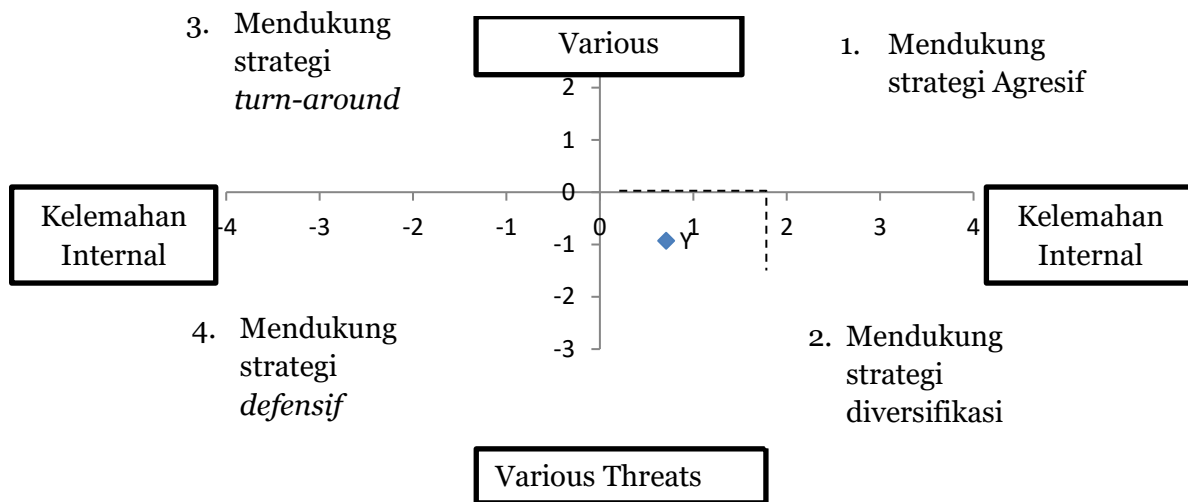
No.	External Strategic Factors	Weight	Ratings	Score Value
	Opportunities			
1	The majority of society is Muslim and aware of sharia principles	0.15	4	0.58
2	A system that uses sharia principles	0.14	4	0.55
3	The increasing number of smartphone users	0.15	4	0.61
4	Collaborate with several parties	0.14	3	0.41
Sub-Total				2.15
No.	Threats	Weight	Ratings	Score
1	Weak servers are prone to data leaks	0.15	2	0.31



2	Lack of customer knowledge of BSI Mobile features	0.14	3	0.41
3	The existence of Cybercrime or Hackers	0.14	2	0.27
Sub-Total				0.99
Total		1.00		3.15

SWOT Analysis Diagram Results

SWOT Analysis Diagram



DISCUSSION OF RESEARCH

SWOT analysis is a process of identifying several factors that is carried out systematically in order to formulate an appropriate organizational strategy. Analysis in do it based on logic that can optimize strengths or opportunities. However, at the same time, this analysis must also be able to minimize threats and weaknesses.

Based on the results of the SWOT, IFAS and EFAS matrices in the SWOT Analysis of the Application of Financial Technology in Mobile Banking Services at PT. It is known that Bank Syariah Indonesia KC Padangsidimpuan has strengths, namely, the ziswaf feature, being able to buy sacrificial animals and aqiqah just by using BSI Mobile, payment for Hajj and Umrah, partner financing facilities and vehicle payments according to sharia principles. Weaknesses, namely, network problems with internet connections, frequent errors, frequent maintenance, problems when carrying out transactions. Opportunities, namely a society that is predominantly Muslim and aware of sharia principles, a system that uses sharia principles, an increasing number of smartphone users, collaborating with many parties. Threats, namely, weak servers that are prone to data leaks, lack of customer knowledge about BSI Mobile features, and the presence of cybercrime or hackers.



To find out the results of the SWOT Analysis of the Application of Financial Technology in PT's Mobile Banking Services. Bank Syariah Indonesia KC Padangsidempuan. So, the number of strengths and weaknesses on the (X) axis is reduced and the number of opportunities and threats on the (Y) axis is reduced. So, the value of $X = (SW) = 2.19 - 0.85 = 1.34$ and the value of $Y = (OT) = 2.15 - 0.99 = 1.16$.

Based on the results of the SWOT diagram in Figure IV.2, it can be seen that the coordinates obtained are (1.34 : 1.16). So the position of mobile banking services at PT. Bank Syariah Indonesia KC Padangsidempuan is in Quadrant 1. This is a profitable situation because it can maximize strengths and take advantage of existing opportunities. SWOT Analysis of the Application of Financial Technology in Mobile Banking Services PT. Bank Syariah Indonesia KC Padangsidempuan has strengths and opportunities that support an aggressive strategy.

Several aggressive strategies that can be used as a reference to maximize strengths and take advantage of opportunities are by improving the quality of service to customers in order to maintain customer satisfaction, improving the quality of the features found on BSI Mobile, following technological developments and advances, improving the quality of human resources, especially those who have expertise in the IT field, and continue to carry out system maintenance to improve quality and minimize obstacles faced by customers when carrying out transactions and improve security to anticipate weak servers and prevent customer data leaks.

CONCLUSION

Based on the results of research conducted by researchers on SWOT Analysis of the Application of Financial Technology in Mobile Services Banking Pt. Indonesian Sharia Bank Kc Padangsidempuan as follows:

1. Strengths, namely, the ziswaf feature, being able to buy sacrificial animals and aqiqah just by using BSI Mobile, payment for Hajj and Umrah, partner financing facilities and vehicle payments according to sharia principles. Weaknesses, namely, network interruptions in internet connections, Errors often occur, maintenance is often carried out, there are problems when carrying out transactions. Opportunities, namely a community that is predominantly Muslim and aware of sharia principles, a service system that uses sharia principles, the increasing number of smartphone users, collaborating with many parties. Threats, namely, weak servers that are prone to data leaks, lack of customer knowledge about BSI Mobile features, and the presence of Cybercrime or Hackers.
2. mobile banking service PT. Bank Syariah Indonesia KC Padangsidempuan is in Quadrant 1. This is a profitable situation because it can maximize strengths and take advantage of existing opportunities.
3. Total value on the IFAS matrix SWOT Analysis of Application of Financial Technology in Mobile Banking Services PT. Bank Syariah Indonesia KC Padangsidempuan is 3.04. So, this shows that PT. Bank Syariah Indonesia KC



Padangsidempuan is in a strong position overall. Meanwhile, the total value in the EFAS matrix SWOT Analysis of the Application of Financial Technology in Mobile Banking Services at PT. Bank Syariah Indonesia KC Padangsidempuan is 3.15. This shows that PT. Bank Syariah Indonesia KC Padangsidempuan takes advantage of external opportunities and avoids threats.

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