UIN SYAHADA STUDENTS' PERCEPTIONS ABOUT INTERNET BANKING SERVICE SECURITY IN SHARIA BANKING TRANSACTIONS

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ABSTRACT

The theories used in this research are the theories put forward by Bimo Walgito which discusses the notion of perception, various perceptions, factors that influence perception, the characteristics of perception, the process of perception, understanding of security, types of security systems. network, security indicators, basic components of a security system, understanding of internet banking, benefits of internet banking, advantages of internet banking, and security of internet banking transactions. This research uses descriptive qualitative method. The subjects of this study were students of the Islamic Economics and Business Faculty of UIN SYAHADA Padangsidimpuan class of 2017 and 2018 as many as 25 informants

The results of this study regarding the perceptions of UIN SYAHADA Padangsidimpuan students about the security of internet banking services in Islamic banking transactions, the researchers conclude that the perceptions of UIN SYAHADA Padangsidimpuan students about internet banking services are very good where internet banking services are one of the banking services that allow customers to make transactions via the internet network. Because this service will really help students in making transactions such as checking balances, transferring money, paying tuition fees, buying credit vouchers and buying electricity tokens.

Keywords: Perception, Security, Internet Banking Service

INTRODUCTION

The presence of sharia banking in Indonesia as an alternative financial institution that uses Islamic sharia principles amidst the rapid development of the banking industry today seems to bring a new atmosphere to the Indonesian banking system which has so far been dominated by the conventional banking system. According to Law No. 10 of 1998 concerning banking, what is meant by a bank is a business entity that collects funds from the public in the form of savings and distributes them to the community in the form of credit or other forms in order to improve the standard of living of the common people.(Dedi Hartawan, 2017: 12).

In this day and age, the use of information technology is growing very rapidly. One form of information technology that has experienced significant development so that it can affect the pattern of life and the way humans communicate in this global era is information technology, known as the internet. Information technology is so important in the business world. The banking sector is no exception. Various ways are used by banks to take advantage of advances in information and communication technology (Mariatul Adila, 2017: 1).

Various banks further improve their services by providing product differentiation and good service quality so that they can position themselves as banks that have more value than competitors. The bank develops its services not only as a safe and reliable service slogan, but also to be able to provide services tailored to customer needs that have developed in line with developments in technology and lifestyle.

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Currently, there are not a few banks that have prepared themselves by creating financial features to attract the interest of their customers. Similar to conventional banks, Islamic banks are also starting to take part in the use of financial technology (fintech), which is called fintech syariah. This can be proven by the implementation of digital financial services such as non-cash payment instruments with internet banking, mobile banking, and short message service banking (SMS banking) facilities. Facilities provided by banking companies through electronic objects, to repl.

E-Banking was first introduced by Bank Internasional Indonesia (BII) in September 1998. Internet banking is a bank service that allows customers to obtain information, communicate and carry out banking transactions via the internet network, and is not the only bank that only provides banking services, Through the internet (Penggih Rizki Dwi Istiami, 2014: 2).
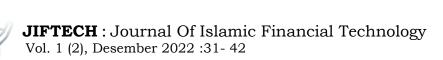
Several banks in Indonesia have offered internet banking services that allow their customers to carry out banking transactions via the internet network. In addition to the problem of a lack of customer knowledge about internet banking, most customers are still afraid to use internet banking facilities due to security factors. Technically, security refers to the existence of legal guarantees of privacy that must be fulfilled effectively. Often the bank neglects the internet banking security system. In the banking world, criminal acts often occur in various parts of Indonesia, ranging from ATM burglaries, misuse and destruction of customer data in the form of (PIN and user ID), as well as unofficial instant websites aimed at fraud.

The Padangsidimpuan State Islamic Institute is the only university based on Islam in South Tapanuli, which has four faculties, namely the Faculty of Islamic Economics and Business, the Faculty of Da'wah and Communication Studies, the Faculty of Tarbiyah and Teacher Training, and the Faculty of Sharia and Law.

Students of the Faculty of Islamic Economics and Business at the Padangsidimpuan State Islamic Institute warmly welcome the advancement of Banking Technology. This can be seen from the many students of the Faculty of Islamic Economics and Business, Padangsidimpuan State Islamic Institute who have applied internet banking services, but not a few of them have have not applied this internet banking service for various reasons even though students of the Faculty of Islamic Economics and Business have studied Islamic banking and its differences from conventional banks. And there are also some students who have switched from conventional banks to Islamic banks but have not applied the Internet Banking service for some reason (Evita Sari Nasution, 2021: 3-4).

Tri Aida Nisa as a customer who uses internet banking, states that the existence of this internet banking application will make it easier for him to carry out banking transactions such as checking balances, buying credit vouchers, and transferring between banks (Tri Aida Nisa, 2021). Meanwhile, according to Sister Evita Sari Nasution dan Syafitri Vera Lita still prefer to transact manually on the grounds of a lack of understanding of the service *internet banking* (Evita Sari Nasution dkk. 2021).

The results of the observations of researchers, among students of the Faculty of Economics and Islamic Business UIN SYAHADA Padangsidimpuan do not know clearly about this internet banking service. Students think that internet banking services are not really necessary because there are still manual ones. The student's opinion resulted in students being less interested in using internet banking services. So that the perception of UIN SYAHADA Padangsidimpuan students towards internet banking services is still not good. Students know about internet banking services without any application or use.

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A number of studies have been carried out in Islamic banking, namely at the conceptual and practical levels. Based on the results of research conducted by Decky Hendarsyah in his research entitled security of internet banking services in banking transactions states that the security of internet banking services in banking transactions shows that every bank always provides the best service for its customers starting from convenience, comfort and especially security in transactions. It is evident from the four internet banking services that have been compared in this study using multiple layers of security so that attacks or crimes against their internet banking security system can be maintained and safe. (Decky Hendarsyah, 2012: 32).

According to Fernanda Idham Kholid and Embun Duriyani Soemarso in their research entitled analysis of the effect of security, ease of use, customer trust and usefulness on interest in using E-Banking in PT Bank Syariah KCP Magelang states that the results of testing the variables of security, customer trust and usefulness simultaneously have a significant effect on the interest in using e-banking at PT Bank BNI Syariah KCP Magelang. And based on the results of testing the security variable partially it has a significant effect on the interest in using e-banking at PT Bank BNI Syariah KCP Magelang (Fernanda Idham Kholid dkk. 2018: 55).

Based on the background above, the researcher is interested in knowing how "the perceptions of UIN SYAHADA Padangsidimpuan students about internet banking security in Islamic banking transactions**".**

LITERATURE REVIEW
Definition of Perception

Etymologically, perception or in English perception comes from the Latin perceptio, from percipere, which means to receive or take. Perception is the experience of objects, events, or relationships obtained by inferring information and interpreting messages. Perception is giving meaning to sensory stimuli (sensory stimuli)(Jalaluddin Rakhmat, 2011: 50).

Perception is the process of understanding or giving meaning to an information to a stimulus. Stimulus is obtained from the process of sensing objects, events, or relationships between symptoms which are then processed by the brain (Sumanto, 2014: 52). Meanwhile, according to Bimo Walgito, perception is a process of organizing, interpreting the stimulus received by the organism or individual so that it becomes something meaningful, and is an integrated activity within the individual (Bimo Walgito, 2004: 3).

1. Types of Perception

    Perception is divided into two, namely: perception of objects (physical environment) and perception of humans or social. Perception of humans is more difficult and complex because humans are dynamic (Deddy Mulyana, 2015: 184). Perception occurs because of stimuli that come from within the individual. In this case the object is itself(Sunaryo, 2004: 94).

2. Factors Influencing Perception

    In the process of perception, many stimuli enter the senses, but not all of these stimuli have the same attraction. According to Rhenal Kasali, perception is determined by the following factors:

    a. Cultural background

    b. Past experience

    c. The values espoused

    d. News that develops (Rhenald Kasali, 2007: 23).

3. External factors that influence the selection of perceptions

According to Pareek in Sobur, several results of studies on the factors that influence the selection of stimuli in perception have been published. Most of this analysis is done on the visual perception of things, but the study factors can also be used for the perception of people and situations (Onan Marakali 2020: 14-16).

Definition of Security

According to Wahyu and Nurul, the definition of security is "actually the information system is safe, the risk of loss of data and information is very small, and the risk of hacking is low". therefore security is one of the efforts made for secure one information against threats or attacks, as well as the presence of security will reduce or prevent the risks that will occur in the future (Nabila, 2020: 19). According to Casalo et al, in Zahid ed al, from a consumer's point of view, security is the ability to protect consumer information or data from acts of fraud and theft in the online banking business. (Ahmad dkk. 2014: 5).
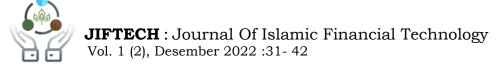
Internet banking security, namely security that focuses on information that has been provided by internet banking services is accurate, information for customers is kept confidential and every transaction made is safe, so that these technological advances can improve service security. Security and privacy are important factors that drive customer interest in using internet banking services. The security indicators used to measure security variables are the bank security system and the bank secrecy system (Jasmiko Hendri, 2020: 26).

Definition of Internet Banking

The early history of the emergence of banks began with their form as a business of exchanging money and then developing to accept deposits, provide loans, intermediaries in payment matters to the modern stage (Maimuna et al. 2020: 46). Banks are companies engaged in the financial sector, meaning that banking businesses are always related to problems in the financial sector (Vera et al. 2021: 65). Bank is an intermediary institution, namely directing funds from the community and channeling these funds back to the community in need in the form of financing facilities (Jeni Kurnia dkk. 2020).

Islamic banks in Indonesia have appeared since 1992. In the face of ever-changing economic developments, Indonesian Islamic banking, which is in the early stages of growth, still has the opportunity to take action in order to create healthy Islamic banking (Sari et al. 2021: 40) . As technology develops, bank activities are increasingly using a digital system known as Internet banking.

According to Bank Indonesia, Internet banking is one of the bank services that allows customers to obtain information, communicate and carry out banking transactions via the internet network (Budi Agus Riswandi, 2005: 21). Islamic banks

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consist of Islamic Commercial Banks (BUS), then Units Sharia Enterprises (UUS) and Sharia People's Financing Banks (BPRS)(Hasanah Siregar dkk. 2020: 2).

Internet banking is defined as a transaction system that enables customers to engage in online banking activities. Internet banking is also defined as the practice of conducting financial transactions by customers via the internet network on a bank's website or a broader definition, namely using technology to access bank website services (Jeffey Z. C dkk. 2021: 20).

According to Turban internet banking is banking that uses the internet to make it possible to pay bills, get loans from banks, or make transfers between accounts. Meanwhile, according to Furts et al, defines internet banking as the use of the internet as a long-distance extension channel to deliver banking services (Wiji Nurastuti, 2011: 113).

The benefits and advantages of internet banking are as follows:

1. Easy to use
2. The response is real time, transactions are recorded in real time
3. Guaranteed security, using a layered security system, using a user id, password, and dynamic password
4. High flexibility, because the level of authority can be changed as needed and authorization can be done remotely(Ahmad Ifham, 2015: 31).

RESEARCH METHODS

The location of this research UIN SYAHADA Padangsidimpuan JL.T Rizal Nurdin No.Km 4 RW.5, Sihitang, Padangsidimpuan Tenggara, Kota Padangsidimpuan, Sumatera Utara 22733.Situs Web, https://www.UIN SYAHADA-padangsidimpuan.ac.id. The time of this research was conducted from 10 September 2021 to 30 February 2022.

This type of research is a type of field research, where researchers make field observations in order to get answers from respondents using a descriptive qualitative approach. The subjects of this research are students of the Faculty of Islamic Economics and Business. UIN SYAHADA Padangsidimpuan class 2017-2018 which totaled 50 informants.

The sources used in this study are primary data, which is data taken from the first source in the field, which comes from people, places and data. Primary data in particular collected by researchers to answer research questions (Saban Echdar 2017: 284). The source of the data in this study was the results of interviews with research informants, namely Islamic Economics and Business Faculty Students of 2017 and 2018, with a total of 50 informants. Secondary Data Sources are data obtained indirectly from the field as information (Wahyu Purhantara 2010: 79). Secondary data in this study were obtained from a number of students, books, documents, research journals, theses, and articles that are still related to the material that the researcher is doing.

Data collection techniques include interviews which can be categorized as conversations with a specific purpose. This conversation was conducted by both parties, namely the interviewer who asked questions and the interviewer who provided answers to the questions (Lexy J. Moeleong 1989: 186). Observation is basically a systematic process of noting and recording various events, attitudes, and

behaviors observed by researchers (Cholid Narbuko et al. 2018: 154). Documentation and documentation methods is a way of finding data or information from books, notes, transcripts, newspapers, magazines, inscriptions, minutes of meetings and others (Jusuf Soewadi, 2012: 160). Data Processing and Analysis Techniques using Data Processing Techniques Data analysis carried out in this study is a descriptive analysis whose purpose is to provide a description of the research subject (Saifuddin Anwar 2004: 126).

The technique of checking the validity of data using source trigulation and method trigulation is an attempt to check the validity of the data or an attempt to examine the findings of the researcher.

RESEARCH RESULT ANALYSIS

The results of the research and discussion are in accordance with the problems formulated regarding the Perceptions of UIN SYAHADA Padangsidimpuan Students About the Security of Internet Banking Services in Sharia Banking Transactions. Based on the results of research conducted on class 2017 and 2018 Students of the Faculty of Islamic Economics and Business, Padangsidimpuan State Islamic Institute.

In more detail, the following are the results of interviews conducted by researchers with research informants:

1. **Do you know about internet banking services?**

   From the results of the interviews that the researchers conducted with the students of the Islamic Faculty of Economics and Business UIN SYAHADA Padangsidimpuan batch 2017 and 2018, a total of (50) informants stated that they knew about this internet banking service.

2. **Do you use internet banking services?**

   Based on the results of interviews that researchers conducted with students of the Islamic Faculty of Economics and Business, from 50 informants, 15% stated that they did not use internet banking services for certain reasons. Sister Mutiah Lubis stated that they did not use internet banking services because they did not really understand internet banking services, they only knew that internet banking services were only limited to services provided by banks. And this internet banking service is not really needed because they have an ATM only to make it easier for their parents to send money monthly (Mutiah Lubis, 2022). And 15% said they did not use internet banking services because they were still hesitant to use it due to security factors.

   Sister Rahma stated that she did not use internet banking services because she was still afraid of the security of this service, because technically security refers to legal guarantees of privacy which must be kept confidential so that hackers or irresponsible parties do not misuse them(Rahma, 2022).

   And 20% stated that they used internet banking services. Unlike Muhiddin Sarip, who said that they used internet banking services because internet banking services made it easier for them to carry out banking transactions such as checking balances, paying bills, transferring money, buying credit vouchers, buying packages. data, and so on just by using a mobile phone without having to

go to the bank concerned and more energy and time efficient (Muhiddin Sarip, 2022).

3. What are your reasons for using or not using internet banking services?

Based on the results of interviews that researchers conducted with students of the Islamic Faculty of Economics and Business, from 50 informants, 25% stated that they used internet banking services for certain reasons.

Daughter Elvira Caniago stated that they use internet banking services because this service makes it very easy for them to carry out financial transactions anytime and anywhere, saves operational costs, makes transactions fast and practical, makes it easier to check balances, transfer accounts, and view currencies of other countries. comparison of rupiah exchange rates, making it easier to pay monthly bills, and being able to obtain the latest program information from the bank(Putri Elvina Sari Caniago, 2022).

And 25% said they did not use internet banking services for various reasons.

Syafitri Vera Lita, stated that they did not use internet banking services because according to them it was easier to use mobile banking or use an ATM card because internet banking can only be accessed through websites, different from mobile banking which is accessed through applications (Syafitri Veralita, 2022).

4. What conveniences have you experienced after using internet banking services ?

Based on the results of interviews conducted by researchers with students of the Islamic Faculty of Economics and Business, the convenience experienced after using internet banking services is:

Sister Fadilah Khoirunnisa, said that the convenience obtained after using this internet banking service is that it is more practical and free, because we can save time and costs in making banking transactions, it is more efficient so we can make transactions for our daily needs, and with internet services banking, we can check currency exchange rates (Fadilah Khoirunnisa, 2022).

What difficulties did you experience after using internet banking services?

Based on the results of interviews conducted by researchers with students of the Islamic Faculty of Economics and Business, the difficulties experienced after using internet banking services were constrained by an inadequate network.

Sister Lia Novita, stated that the difficulties she experienced when accessing or using internet banking services were constrained by the network, because if To use this service, we must have a good and not slow network because internet banking services are accessed via the website, so we must have adequate quota and a good network, and we must also have sufficient storage to access this internet banking service because it takes up quite a lot of storage space Handphone (Lia Novita, 2022).

5. When do you use internet banking services? Is it all the time or at certain times?

Based on the results of interviews conducted by researchers with students of the Faculty of Economics and Islamic Business, from 50 informants, 40% stated that they only used internet banking services at certain times.

Sister Nur Adelina Matondang, said that they only use internet banking services at certain times, for example when they want to make online shopping

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payment transactions where payments must be made by transfer and when they want to buy credit vouchers only (Nur Adelina Matondang, 2022).

And 10% stated that they used internet banking services only when they wanted to pay tuition fees. Ahmad Khoiri said that they used internet banking services only when they wanted to pay tuition fees, in order to make it easier to pay tuition fees so they didn't have to queue again at the bank in question. so they can save their time and transportation costs(Ahmad Khoiri, 2022).

6. **Do you think this internet banking service is safe enough? If yes, state the reaso.**

Based on the results of interviews conducted by researchers with students of the Faculty of Economics and Islamic Business, from 50 informants, 25% stated that this internet banking service was quite safe.

Sister Hotmarina, said that the implementation of this internet banking application was quite safe, because security was guaranteed, and she had never experienced fraud or the like while she was using internet banking services (Hotmarina, 2022).

And 25% stated that internet banking services were not guaranteed to be secure. Dinda Sukma Ramayanti Dalimunthe, who said that internet banking security was not guaranteed because fraud and wiretapping could occur which could be carried out by hackers. because this service is accessed through a website provided by the bank concerned, so it is possible that our account could be hacked or misused by irresponsible parties. And once upon a time they lost their balance without making any transactions which did not rule out the possibility that their cell phones had been tapped by irresponsible parties. (Dinda Sukma Ramayanti Dalimunthe, 2022).

7. **What do you think are the risks of implementing this internet banking service in sharia banking transactions?**

Based on the results of interviews that researchers conducted with students of the Islamic Faculty of Economics and Business, from 50 informants, 25% stated the risks of implementing this internet banking service, namely:

Ade Sartika, said the risk of implementing internet banking is that customer data may be scattered and misused by irresponsible parties and sometimes if the network is inadequate it will be slow to access and for example when we make a transaction the evidence arrives late or Even proof of the transaction doesn't come out so we have to take care of it at the bank concerned (Ade Sartika, 2022).

And 25% stated the risk of implementing internet banking services, namely Devi Dimah Miftahul Jannah, said that the risk of implementing this internet banking service could be that our passwords could be hacked by irresponsible parties. And when we access this service, there is often pissing that asks its users to reveal confidential information by sending important messages as if the message was instructions given by the bank concerned, usually in the form of SMS or email or other electronic communications (Devi Dimah Miftahul Jannah, 2022).

8. **What efforts have you made to avoid risks in using this internet banking service?**

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Based on the results of interviews that researchers conducted with students of the Islamic Faculty of Economics and Business, from 50 informants, 25% stated that efforts that can be made to avoid the risks of implementing internet banking are:

Ilfi Rahmi, said efforts to avoid risks in using internet banking services are to be more careful in maintaining applications and accounts on cellphones and ignoring notifications and sweepstakes that are not from the bank's website directly, because there are many frauds on behalf of banks, and do not make transactions. internet in public places such as internet cafes, free WIFI because our data has the potential to be stolen by other parties in the same network (Ilfi Rahmi, 2022).

And 25% stated that efforts that can be made to avoid the risk of using internet banking services, namely Erlinda Sari, efforts that can be made to avoid possible risks that can occur are by not giving access codes or Personal Identification Number (PIN) personal numbers to other people, not recording them. or save the access code in a place that is easy for other people to know, every time you make a transaction, wait a few moments to receive a response back for the transaction you made, and if you feel that your PIN is known by other people, change your PIN immediately (Erlinda Sari, 2022).

9. What is your perception of internet banking services?

From the results of interviews conducted by researchers with students of the Faculty of Islamic Economics and Business, they said that students' perceptions of the security of internet banking services were very good.

Rahmadani, said that the internet banking service is quite good, especially among students it makes it easier for students to carry out banking transactions such as paying tuition fees, buying credit vouchers, electricity tokens, internet data and saving time even though in its application there could be a risk of fraud and wiretapping, but that everything returns to service users to be more careful in using internet banking services and to further strengthen account passwords so that account security is maintained (Rahmadani, 2022).

CONCLUSION

Based on the results of research conducted by researchers at the Faculty of Islamic Economics and Business, Padangsidimpuan State Islamic Institute of Religion regarding the perceptions of Padangsidimpuan UIN SYAHADA students regarding the security of internet banking services in sharia banking transactions, researchers can conclude that student perceptions of internet banking services in banking transactions are very good, because with the internet banking services students can obtain information, communicate, and carry out banking transactions using the internet network without having to go to the bank concerned, and with this service it is also very helpful for students to make transactions such as buying credit vouchers, buying electricity tokens, buying data packages , check balances, and pay spp. However, there are still some students who say that internet banking services are not secure because of the various risks that can occur in the application of this service, especially in the field of security. Because technically security refers to legal
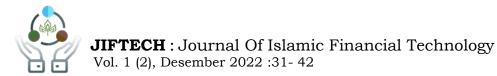
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guarantees of privacy which must be kept confidential. So the security of this service is one of factors that influence students to use internet banking.

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