

## E-BANKING APPLICATION INFORMATION SYSTEM IN SHARIA BANK

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### Abstrak

*The purpose of this study is to determine the management information system used to implement the use of E-banking at Islamic banks using digital technology in the form of gadgets or smartphones. Islamic economic growth has entered Indonesia's broad economic policy framework, so that sharia-based banking has become the driving force for the development of traditional banks. In carrying out its activities, Islamic banks utilize information technology to form and create systems in Islamic banking, namely a special application that can facilitate transaction procedures for customers so that Islamic banks can be said to be relatively good at applying technology.*

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## INTRODUCTION

The rapid advancement of technology and the role of information are now going hand in hand. Smartphones, computers and tablets are widely used in information technology, making it easier for people to find information, communicate with others, and make transactions online. As a result, Islamic banks must continue to improve their business capabilities and services through increasingly advanced technology. By prioritizing the development of Information Technology service systems, Islamic banking in Indonesia must increase business competition. The success of companies and organizations is

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increasingly dependent on the use of information technology. The business practices of the Islamic banking industry have changed as a result of rapid advances in communication, media, and information technology as well as the extensive development of global information infrastructure (Saputra & Wahyuningtyas, 2020).

In this article, we try to explain the information system at Islamic banks, namely E-banking, an application that can help customers in transactions, so it doesn't take long to come directly to the bank, simply by using products in digital form, namely in the form of gadgets or smartphones. E-banking has several diverse features, namely being able to create accounts, make transactions, obtain explanations and information about banking products and services through the internet network.

## **RESEARCH METHOD**

This research method uses a qualitative descriptive method. This method is carried out by searching, collecting and processing data from various sources, whether in the form of books, archives, magazines, articles, journals, or other documents relevant to the research topic, namely the application of Islamic e-banking to Islamic banking management information systems. Then the data we get is collected and analyzed so that it becomes a single unit of an article which will later contain an explanation of the topic to be discussed.

## **RESULTS AND DISCUSSION**

Islamic bank is an institution engaged in the field of finance that operates in accordance with sharia principles. Islamic banks are often called financial or banking institutions whose systems and applications are based on the Al-Quran and As-Sunnah, (Mahmud, 2010). According to Law no. 21 of 2008 Islamic Banking which means that the development of national Islamic banking has sufficient legal basis and is able to develop national Islamic banking more quickly than before. Impressive growth with asset values reaching an average of up to 65% annually over the last five years, with this it is hoped that this can support the development of the national economy properly through Islamic banking. Islamic banks have their own variations which are quite significant compared to profit, including Islamic banking. In the word of Allah SWT states that "Allah justifies buying and selling and forbids usury" this means that in doing business it is not permissible to violate Islamic law, for example in Islamic banks which do not

apply an interest system in carrying out their transactions because they are included in the riba category.

The method implemented by Islamic banking is based on the principle of profit sharing which can provide results that can be profitable for both parties and also promotes fairness in conducting transactions, investments that use ethics, brotherhood and also not doing things that can benefit either party in making transactions. finance. With the many more varied products and services offered by Islamic banking, Islamic banks are of great interest to the whole community.

In general, all Islamic banks have at least 5 types of product facilities to be able to carry out their business, namely:

1. Current accounts are a facility offered by Islamic banks to people who have excess funds and offer their funds to be stored in the form of Al-Wadiah for the purpose of making funds safer and also book-transfer services. Al-Wadiah itself is different from investments which have the aim of making a profit.
2. Profit sharing is a process of sharing results between two parties
3. Buying and selling and premiums are the bank charges a nominal value greater than or equal to the credit score.
4. Leases are divided into two types, namely pure leases and purchase leases.
5. Services, including all non-financing assets provided by the bank. For example clearing, collection, transfer, etc.

Islamic banks have three main roles, namely combining funds sourced from the public in the form of deposits and investments, channeling the budget to all people who are in need of bank loans, and providing Islamic banking services (Ismail, 2011).

a. As a place to store funds

The first function is as a place for people who have more funds. Islamic banks can save public funds in the form of deposits by implementing a wadiah contract and if investment can apply an al-mudharabah contract. Apart from being safe because they keep their funds in Islamic banks, customers can also benefit and also bonuses provided by Islamic banks from various types of services chosen by the community in accordance with sharia principles.

b. Channeling funds to the community

The second function is that Islamic banks can lend funds to people who need financial assistance. There are various kinds of products offered by

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Islamic banks for people who need assistance, namely buying and selling contracts and also business cooperation contracts. Simply by fulfilling the applicable terms and conditions, the community can be assisted with financial problems by Islamic banks. With this distribution, apart from being able to help the community, it can also provide benefits and be able to utilize development funds.

#### c. Bank services

The last function is that apart from being a place for people to store their wealth and lend funds to people in need, Islamic banks can also provide banking services. The Islamic bank services are formed so that Islamic banks can meet the needs of the community in carrying To be more competitive dalam competing in eraglobalization Currently, Islamic banking implements four strategies, namely:

1. Forming Quality Human Resources. This matter can be a very promising opportunity, but also a challenge for the academic community and education to develop quality human resources in the field of Islamic economics. The high demand for human resources in Islamic banking shows that society increasingly needs an Islamic economic system because human resources are the most important asset in any industry, including Islamic banking.
2. Development of the Islamic Bank Market Segment. The division of the Islamic banking market in Indonesia is currently too focused only on the Muslim community. It is hoped that this Islamic banking can expand its market not only for the Muslim community.
3. Acceleration of Sharia Banking Products. The number of products & services as a characteristic of Islamic banks. Islamic banks must be able to explore different financial systems, continue to develop innovative products and show how they differ from banking conventional.
4. Use of the new Science Technology system. With the existence of this new Technology Science system, it can help the development of competition between Islamic banks at the national level. On average, Indonesian people choose banks that can make it easier to carry out financial transactions, for example by having ATM that already exist in all regions in Indonesia.

## **B. Information Systems**

In carrying out its activities, Islamic banking creates an application that can facilitate the entire transaction process in Islamic banking. And it becomes very subjective to say that one implementation of Islamic banking technology is superior to another.

Applications made by Islamic banking are applications that are feasible and meet a number of requirements, including:

1. The operational nature of the application (product operation)
  - a) Correctness, which is an indicator of whether a program meets the requirements and objectives of the user. They must understand that the motives of Islamic banks differ significantly from those of traditional banks.
  - b) Reliability, namely the capacity of an application to carry out its duties and functions.
  - c) Efficiency, namely indicators that support to make it easier for users to create product derivatives, interact between modules and interact with other platforms so that they are connected to each other in order to expedite the transaction process.
  - d) Integrity, namely how much access to applications and obtaining data from unauthorized parties can be controlled as well as how precise and secure they are.
  - e) Usability, namely the aspect that determines the user's indicators to be able to learn to apply and enjoy the results obtained.
2. Application adaptability (Product Revision)

Throughout the life of a company, changes in strategy and changes caused by regulations are constant. As a result there are several important considerations, including:

- a) Attempts to make changes or find fixes for errors are known as maintenance
  - b) Flexibility is the effort made to modify an application related to operational matters
  - c) Testability is an effort made to check and find out that an application can be used in accordance with business requirements and complies with existing regulations.
3. Software capacity to adapt to new settings (Product Transition)

The pace of change in Information Technology is accelerating and continuously increasing. New operating systems are released almost every year along with enabling software, delivery methods, and hardware, and applications are being built so they can adapt to new environments. Given the shift in global banking towards the Cyber Banking system, one of the considerations in future business growth is the delivery channel, namely testing the ability of applications to connect with other applications on different platforms. Data processing required for Islamic financing must be effective and more precise to

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prevent data duplication or omissions. Officers in the appropriate section can view this application online because it is supported by internet technology.

### **C. E-Banking (Electronic Banking)**

Digital banking (E-Banking) is a provider of banking that prioritizes digital machines or what is often called E-Banking. E-banking is often associated with a net banking time period where customers can make transactions, payments and other transactions through a network of internet sites that are equipped with machine security. The implementation of E-banking itself aims to meet the needs of banking customers who need fast, safe, comfortable services, affordable prices and offers can be obtained at any time and can be

By using e-banking, customers can see the latest information and services provided to the public so that they can be used as material for improvement or promotion for companies and banks that provide them. This E-Banking service is very easy for prospective bank customers who want to create a new account and make it easier for bank customers to make transactions. The use of e-banking in Islamic banks and conventional banks already has technology that is quite commensurate with the use of electronic 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. Having this platform, it is easier for customers to understand that it can also attract more public interest to become customers of the bank concerned. (Nurjanah & Santoso).

The e-Banking that has been implemented by Sharia Banks in Indonesia is as follows:

#### 1) Internet banking

Internet banking is the newest service from e-banking whose purpose is to provide directions to customers to process transactions using applications that utilize the internet network. Its features contain information on bank services/products, account balance information, transfer transactions between accounts, payments (credit cards, electricity and telephone), purchases (vouchers and tickets), and transfers to other banks

#### 2) SMS/m-Banking

SMS/m-Banking is a service to direct customers to transact using SMS caea. The features used are almost the same as internet banking. Other features can be used if the bank provides more access to customers.

### 3) Phone Banking

Phone banking is a transaction service via telephone. At first it was accessed via a home phone, but as technology advances, these transactions are replaced by using a smartphone.

### 4) ATM (Automated Teller Machine)

ATM is a transaction tool in the form of a machine that we are familiar with in various places. This machine has features that can be used to make transactions independently, from transfers to cash withdrawals. The existence of this machine is very useful for the public in making transactions without having to come to the bank. The facilities provided can facilitate transactions for each customer. Most people use ATMs because their features are very diverse and can be used for shopping as debit cards. Recently, a new innovation has emerged, namely ATMs that can be used to accept cash deposits or Cash Deposit Machines/CDM. Therefore, ATMs have a big influence on people's survival because they have a variety of features and are easy to use and safe in transactions.

## CONCLUSION AND SUGGESTION

E-banking is an application or digital wallet that makes it easier for customers to make transactions. Such as checking balances, interbank transfers, payments, purchases and other activities that are equipped with layers of security so that customers feel safe and comfortable. There are so many features that e-banking has, we don't need to worry about using them because we are equipped with explanations for each feature. The advantage of e-banking itself is that it makes it easier for customers to process transactions anywhere and anytime. In addition, e-banking in Islamic banks provides comfort and convenience in transactions. As for the weaknesses of e-banking itself, one of them is the constrained internet network, because there are still many people who are technologically illiterate and lack knowledge.

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