

THE ROLE OF INFORMATION SYSTEMS IN THE FINANCIAL INDUSTRY (BCA MOBILE)

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Abstrak

Information systems are very important for the financial industry, especially in the current digital era. Banks, such as PT. Bank Central Asia Tbk (BCA), has utilized information technology to improve service quality and efficiency. The aim of this research is to understand the role of information systems in the banking industry, with a particular focus on BCA Mobile, and how information technology can help improve service quality and operational efficiency.

INTRODUCTION

In this era of globalization, rapid advances in technology and information, especially on the internet, are quite fast. With the internet, everything is always fast and easy. Advances in internet technology have changed many aspects of human life significantly. This is because the internet has now become a very important need for many people, especially those who live in rural areas. This is supported by statistical data from a January 2019 report from Hootsuite, a social media platform from Canada, and We are Social, a social media company from England. Based on research findings from Hootsuite and We Are Social reports, the number of Indonesian internet users increased to 150 million in 2019, which is around 13 percent of the 17 million users in 2018. We are social & Hootsuite, 2019). Nowadays, internet use is not only limited to social media and communication media; it can also be used to play online games, make travel reservations, buy goods, run a business, and carry out financial transactions. In this era of globalization, people carry out various banking transactions. They more often use banking services offered by several banks in Indonesia. The most common term the general public uses to describe this type of bank transaction is "Electronic Banking". (Online banking). E-banking is a banking service that uses electronic media as a medium so that savings are no longer lost by customers or thieves. (Sari, 2013). There are many types of electronic banking available in Indonesia, including SMS, telephone, mobile, and online banking. In Indonesia, mobile banking, or e-banking, is becoming increasingly popular. Mobile banking is a banking practice that uses internet technology as a medium for carrying out transactions using smartphones. You can use mobile banking services by using the menu that is available in the application. Mobile banking offers convenience to small businesses as it can handle bank inquiries in an easy way. In addition, it allows transactions to occur whenever and wherever is most convenient. However, there is still an Indonesian population that still prefers manual transactions using paper (cash) currency because most Indonesian sellers only offer manual transactions rather than the internet. There are many applications mobile banking available in Indonesia, including BCA Mobile, Mandiri Online, BRI Mobile, BNI Mobile Banking, Mega Mobile, HSBC Mobile banking, D-Bank, and others. As mentioned above, the mobile banking application can only be accessed via the iOS and Android smartphone application which can be installed via Playstore or App Store. (Faeni et al, 2023)

THEORETICAL BASIS INFORMATION SYSTEM

A type of work system known as an information system (IS) is designed to collect, process, store, and distribute information. In the context of business, education, government, and health, IS supports decision making by improving efficiency and communication. The main components of IS include data, technology, processes and people. In addition, IS has unique methods for collecting, analyzing, changing, and transforming data into useful information for businesses, organizations, or individuals. According to O'Brien (2005), an information system is a collection of heterogeneous units, such as humans, computers and data communication networks, databases and software, among others. another. These units are used to collect, organize, and distribute information within an organization. However, according to Gordon B. Davis (1991), an information system is a system that receives data and instructions, processes the data according to the instructions, and reports the results. (Faeni, 2023)

FINANCIAL INDUSTRY

The financial services industry (IJK) consists of businesses, institutions, and financial consulting firms that are struggling financially. In other words, IJK is a group of companies that sell goods at a discount to the general public or other businesses. IJK, as it is commonly known, is a set of a national economic principle that is expected to contribute to the well-being of the population and promote global integration. The population widely uses this industry to fulfill various needs related to money. (Faeni, 2024)

METHOD

This research uses a qualitative research methodology with a descriptive research design. The goal of qualitative research is to understand how someone experiences a particular phenomenon. Although there are various approaches to qualitative research, they are generally flexible and centered around the process of data analysis. (Gunawan, 2013). Although the approaches above vary depending on the goals and level of difficulty, in general approaches in qualitative research include grounded theory, ethnography, action, phenomenology, and quantitative research. (Semiawan, 2010). Qualitative researchers also consider themselves to be "instruments" in the research process because all data collection and interpretation is done through their own personal study. For this reason, it is important to provide a clear explanation of the strategies used and the choices considered when collecting and analyzing data when using qualitative analysis methods. (Moleong, 2010).

RESULTS AND DISCUSSION

Everyone can easily pay bills, transfer money to other accounts, and check their savings balance using M-Banking. As stated above, tasks that often have to be completed in front of a counter can now be done any time, any day and without having to visit a bank branch or Automated Teller Machine. (ATM). M-Banking is a very useful tool for those, which may be due to low interest rates, being busy, or lack of other options. Well, that was a long time ago. Start with the safest option, which is telephone banking, followed by SMS banking and finally online banking. However, these M-Banking components are equally popular and have different markets in Indonesia. BCA Bank is a financial institution that offers various transaction services, such as ATM, telephone, PC and online banking. Not only that, mobile banking is also recommended to facilitate bank transactions. Thanks to these various facilities, customers can carry out transactions quickly without sacrificing efficiency, time or distance. In addition, the bank has established a "call center" service to handle the needs of bank customers who want to learn more about the bank, including how to report problems that have been raised. For the purpose of obtaining banking services over the telephone, the following procedures can be used to register with a bank that accepts payments via ATM:

- a. From the ATM main menu, select "E-Channel Registration".

- b. Next select "Mobile".
- c. Set a six-digit PIN by entering your phone Numbers
- d.. register and activate after a pre-determined time period. An ATM acknowledgment proving your registration and a WAP Push Link SMS with the Java Mobile application download link will be sent to you.

ADVANTAGES OF BCA MOBILE USERS

1. Can be used anywhere. The main advantage of BCA m-banking is that it allows you to carry out transactions where and when needed. No need to look for the nearest ATM to complete the transaction.
2. Easy-to-use navigation application. Regarding the usability of the application, customers no longer need to worry because the application has been designed to be as friendly as possible. Each menu is clearly visible on the smartphone screen when opening an application.
3. Complete features starting from opening an account, transferring, and paying various fees for necessities such as air, electricity, etc.
4. Check Balance and Top Up Flazz Easily and Quickly. The process of topping up Flazz and sealing your balance, which was previously tedious, can now be completed via the application. I hope your phone has an NFC feature in it so you can enjoy this last feature!
5. Keyless Tape Drawer at ATM And Customers can even use the ATM without a card! Simply enter your PIN and receive a token code that can be used to make ATM withdrawals.
6. Reduce the risk of card fraud at ATMs. Usually BCA debit cards can be used at ATMs. However, if you use mobile banking, the risk of using a prepaid card can be reduced.

PROBLEM WITH BCA MOBILE USERS

1. Vulnerable to "smishing", which is the act of connecting with hackers posing as financial institutions to obtain bank account details
2. To use it, you need a sophisticated smartphone .
3. Security features over restricted networks may be compromised if the smartphone is dropped or malfunctions.
4. Customers need a strong internet connection to access mBanking. If the internet connection is not very strong, customers will have difficulty using it .
5. Risks associated with data theft. It will cost one SMS to register a new reference number for transfer.
6. The menu system procedures are quite complicated, making it difficult for users, especially the elderly, to understand the application of the menu system.

CONCLUSION

From the discussion above, it can be seen that BCA Mobile services can help banks carry out business transactions more quickly, efficiently and easily. Complete features can be used anywhere, such as paying bills (electricity, air, internet, etc.) and are immediately useful for daily needs transactions. Not only that, customers can also carry out maintenance on fences, hotels, trains and cinemas. Apart from that, they can also use the easy-to-use BCA mobile application, making it easier to use. This is because the application has been designed to be easy to use and understand by customer members. The BCA Mobile Information System plays an important role in improving operational efficiency and service quality in the banking industry. This information technology has helped increase transaction security and

reduce operational costs. Therefore, the performance of information systems in the banking industry is very important and needs to continue to be improved in order to improve service quality and operational efficiency.

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