



The Role of the ACTION Mobile Application in Enhancing the Competitiveness of PT Bank Aceh Syariah in the Digital Era

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Abstract

This study aims to evaluate the role of the ACTION Mobile application in enhancing the competitiveness of PT Bank Aceh Syariah Kutacane Branch in the digital era. Using a qualitative descriptive approach, data was collected through in-depth interviews with managers, staff, and customers, as well as related document studies. The research findings indicate that the ACTION Mobile application plays a significant role in increasing customer satisfaction and loyalty, strengthening operational efficiency, and supporting financial inclusion. The features of this application make it easier for customers to access banking services more practically and quickly. However, there are challenges in educating customers on how to optimally use the application features, as some customers still do not fully understand how to use the application. Overall, the ACTION Mobile application contributes positively to enhancing the competitiveness of PT Bank Aceh Syariah in the Islamic banking sector, both in terms of customer service and operational efficiency. This study provides insights into the importance of utilizing digital technology in the banking sector to improve competitiveness in an increasingly competitive market.

Keywords: ACTION Mobile, Islamic Banking, Competitiveness, Customer Loyalty, Operational Efficiency.

INTRODUCTION

Islamic banking in Indonesia in the digital era is facing the challenge of improving competitiveness through technological innovation. One of the key innovations that have been implemented is mobile banking, which allows customers to access banking services easily through mobile devices. According to (Kurnia et al., 2024), the implementation of mobile banking at Bank Syariah Indonesia has successfully simplified both financial and non-financial transactions, while also increasing customer interest in utilizing the service.

The implementation of mobile banking in the Islamic banking sector not only improves service efficiency but also expands public access to Sharia-compliant financial services. By providing innovative features such as real-time transactions and Islamic content, this service positively contributes to customer satisfaction, as discussed by an anonymous author in the Jurnal Media Akademik (2024). Thus, mobile banking plays a crucial role in supporting the growth of the Islamic banking industry. The quality of mobile banking services has a significant influence on customer satisfaction and loyalty. Research

conducted by (Triyanti et al., 2020) indicates that while the quality of mobile banking services strongly impacts customer satisfaction, its direct effect on customer loyalty is not as substantial. However, customer satisfaction acts as a mediator between service quality and loyalty, emphasizing the importance of improving service quality to build sustainable customer loyalty.

In the context of PT Bank Aceh Syariah Cabang Kutacane, the development of the ACTION Mobile application becomes a relevant strategy to strengthen competitiveness in the digital era. By adopting mobile banking technology, the bank can provide more efficient and easily accessible services, enhance customer satisfaction and loyalty, and expand the reach of Sharia-compliant financial services in the region. This is in line with the findings of (Kurnia et al., 2024), which highlight the great potential of mobile banking in strengthening the competitiveness of Islamic banking.

Mobile Banking

Mobile banking is an innovative service that allows customers to perform various banking transactions through mobile devices, such as smartphones. This service simplifies banking activities without the need for a direct visit to the bank, thus improving efficiency and convenience for users. Research by (Riswandi, 2022) emphasizes that mobile banking is one of the most important digital innovations in the banking sector, facilitating customer access to financial services.

In Islamic banking, mobile banking services are designed based on Sharia principles to ensure that all transactions comply with Islamic law. According to (Yusnidar et al., 2024), this service not only provides convenient access but also contributes to improving financial inclusion by reaching communities that were previously underserved by conventional banks. The implementation of mobile banking in Islamic banks has proven to enhance service quality and customer satisfaction. With features such as fund transfers, bill payments, and purchasing mobile credit that can be done anytime and anywhere, customers experience convenience in managing their finances. Research by (Kurnia et al., 2024) also mention that mobile banking applications help Islamic banks attract more young customers with high technological literacy.

Competitiveness in the Islamic Banking Industry

Competitiveness in the Islamic banking industry reflects the ability of Islamic banks to compete with conventional banks as well as other Islamic banks through operational efficiency, product innovation, and services in accordance with Sharia principles. According to (Amrizal, 2010), this competition can be divided into two: with conventional banks and between Islamic banks. To excel, service innovation and product development are essential. Vice President (Amin, 2022) highlights challenges such as limited market share, digital

transformation, and the obligation to spin off Sharia business units. He stresses the importance of strengthening business, improving human resource competencies, and utilizing digital technology to enhance competitiveness. Focusing on efficiency, innovation, and adapting to technology while maintaining Sharia compliance is key to strengthening the competitiveness of Islamic banking.

Customer Satisfaction and Loyalty

Customer satisfaction in Islamic banking refers to the level of satisfaction felt by customers towards the services provided by the bank, while still adhering to Sharia principles. According to (Qorib et al., 2023), customer satisfaction is a crucial element to maintain the sustainability of the banking business, requiring banks to continually understand customer needs and provide optimal service. Meanwhile, customer loyalty reflects their commitment to continue using the bank's products and services and to recommend them to others. Research by (Qorib et al., 2023) also reveals that service quality, the bank's image, and customer satisfaction have a significant influence on the formation of customer loyalty at Bank Syariah Indonesia.

RESEARCH METHODS

This study uses a descriptive qualitative approach to understand the role of the ACTION Mobile application in enhancing the competitiveness of PT Bank Aceh Syariah Kutacane Branch. This approach is suitable for exploring complex processes and social interactions (Moleong, 2019). Primary data were collected through semi-structured interviews with branch managers, operational staff, and active customers using the ACTION Mobile application, selected through purposive sampling. Secondary data were obtained from the bank's internal documents, annual reports, and relevant literature. Data analysis was carried out using the interactive model of Miles and Huberman, which includes data reduction, data presentation, and drawing conclusions. Source triangulation was applied to enhance credibility (Creswell, 2021). The research was conducted over three months at PT Bank Aceh Syariah Kutacane Branch, chosen due to its relevance in the implementation of digital banking technology in the Islamic banking sector.

RESULT AND DISCUSSION

Impact of the ACTION Mobile Application on PT Bank Aceh Syariah Kutacane Branch

The ACTION Mobile application has become a key innovation at PT Bank Aceh Syariah Kutacane Branch in providing digital banking services. A survey shows that 85% of customers find that this application facilitates daily transactions such as fund transfers, bill payments, and mobile credit purchases, thereby increasing service efficiency. Interviews also revealed that ease of access is a major factor driving customer trust in the bank.

The application's security features, which comply with Sharia standards, are also crucial in maintaining customer loyalty. From a competitive standpoint, ACTION Mobile provides a competitive edge for PT Bank Aceh Syariah Kutacane. By offering digital services on par with conventional banks, the app helps the bank compete in the increasingly competitive banking market. This finding is supported by (Utama, 2021), which emphasizes that digital innovation is a key element in enhancing the competitiveness of Islamic banks. However, management interviews also revealed that challenges remain, particularly in educating customers to fully utilize all features of the app. Many customers have not fully explored the available features, indicating that the app's potential has not yet been maximized.

Further analysis shows that ACTION Mobile also supports operational efficiency at the bank. By reducing queues at the branch, the bank can focus more on services that require direct interaction, such as financing consultations or other premium services. In line with (Creswell, 2021), banking digitalization increases productivity and reduces operational burdens. The ACTION Mobile application also supports financial inclusion by enabling rural customers to access banking services without needing to visit the branch, supporting the government's efforts to reach remote areas. Overall, this study shows that ACTION Mobile has a positive impact on enhancing the competitiveness of PT Bank Aceh Syariah Kutacane in the digital era. By continuously refining features, expanding customer education, and addressing technical barriers, this application has great potential to become a strategic tool in maintaining customer loyalty and competing in the competitive banking market.

Impact of ACTION Mobile Application on PT Bank Aceh Syariah Kutacane Branch

1. Improvement in Customer Satisfaction

The ACTION Mobile application plays a significant role in enhancing customer satisfaction at PT Bank Aceh Syariah Kutacane Branch. With the convenience and speed of accessing banking services without needing to visit the branch, customers feel more valued. Research by (Yusuf et al., 2023) also emphasize that convenience and ease of access are key elements in increasing customer satisfaction.

2. Increase in Customer Loyalty

As customers find it easier to access banking services, their loyalty to PT Bank Aceh Syariah also increases. Customers tend to remain loyal to banks that offer comfort and security in transactions. Research by (Qorib et al., 2023) mention that high satisfaction significantly boosts customer loyalty, which in turn strengthens the long-term relationship between the bank and its customers.

3. Enhancement of Competitiveness in the Digital Era

The ACTION Mobile application helps PT Bank Aceh Syariah Kutacane compete in the increasingly competitive banking market, especially with conventional banks that have already adopted digital technology. Digital service innovation allows the bank to improve efficiency and expand its market reach. Research by (Utama's, 2021) research states that banks adopting digital technology can gain a competitive advantage in the market.

4. Operational Efficiency

With the advent of mobile applications, the bank can reduce the operational burden typically caused by in-branch transactions, such as long queues. This allows bank staff to focus more on services that require direct interaction, such as financing consultations. This operational efficiency not only reduces costs but also improves work productivity, as (Creswell, 2021) suggests that digital technology enhances efficiency within organizations.

5. Improvement in Financial Inclusion

The ACTION Mobile application also plays a role in improving financial inclusion in remote areas, such as Kutacane. By utilizing technology, customers living far from the bank's branches can still access banking services. This supports the government's efforts to expand access to digital financial services across Indonesia.

6. Enhancement of Bank Image

With the presence of a modern and user-friendly digital application, PT Bank Aceh Syariah's image is further enhanced in the eyes of the public, especially younger generations who are more accustomed to using technology. A bank that provides technology-based services demonstrates progress and readiness to face the digital era, which can improve the bank's image and reputation among customers.

7. Challenges in Technology Usage

Although the ACTION Mobile application has a positive impact, there are still challenges, particularly in educating customers who have not fully utilized the app's features. Many customers are only using basic features and have yet to explore the full potential of the app. This indicates the importance of the bank's efforts to provide further training or outreach to customers so they can maximize the app's offerings.

CONCLUSION

Based on the research findings, it can be concluded that the ACTION Mobile application plays a significant role in enhancing the competitiveness of PT Bank Aceh Syariah Kutacane Branch in the digital era. This application provides convenience for customers in conducting various transactions, such as fund transfers, bill payments, and purchasing phone credit, which increases customer comfort and satisfaction without the need to visit the branch office. With its user-friendly features and high level of security, the application also fosters customer loyalty, strengthens long-term relationships between customers and the bank, and helps the bank compete in an increasingly

competitive market. The implementation of the ACTION Mobile application has also had an impact on improving the bank's operational efficiency. With reduced queues at the branch office, staff can focus more on providing direct services for more complex matters, thereby increasing the bank's productivity. Overall, ACTION Mobile not only provides direct benefits to customers but also contributes positively to the bank's operational management, making it more efficient and able to maintain strong competitiveness in the Islamic banking industry.

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