

**THE VALIDITY OF TRANSACTIONS ON THE ACTION
MOBILE APPLICATION OF BANK ACEH SYARIAH,
INDONESIA**

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Abstract

Bank Aceh Syariah Banda Aceh is one of the Islamic banking institutions that has Action Mobile or mobile banking application. The application is a form of Bank Aceh Syariah service to facilitate customers in making transactions anywhere and anytime. As we see in the Action Mobile application of Bank Aceh Syariah, this study aims to determine the level of validity of transactions and customer satisfaction with the Action Mobile application at Bank Aceh Syariah Banda Aceh. The method used in this research is qualitative, for data collection by filling out distributing questionnaires with 70 respondents. From the results of this study concluded that with the Action Mobile application, it offers convenience in conducting banking transactions. The advantage of providing Action Mobile services for banks is saving the cost of printing forms that must be filled out by customers for transactions, brochures, catalogues, and replacing them with electronic data. For customers who use Action Mobile, they will get customer information in conducting banking transactions.

Keywords: Bank Aceh Syariah, Mobile Banking, Legality, Islamic Bank, Indonesia

INTRODUCTION

In this era of globalization, Indonesia has experienced rapid economic and technological development. Information technology is already a very important need. Even as an urgent demand for everyone to solve a problem quickly and ease all the work. Along with this situation, the development of information technology, especially the role of computers, has received very serious attention. This information technology has a t r e m e n d o u s impact in the banking world today. Lately, there have been many changes in information technology, as well as in the field of telecommunications, mostly due to the urgency and enormity of competition in the banking world.

Utilizing the use of technology to provide better services to its customers, the bank launched an information technology-based banking transaction service media, namely *mobile banking*. M-banking services provide customers with the opportunity to conduct banking transactions through a mobile phone or Personal Data Assistant (PDA) device. M-banking services include financial transactions, non-financial transactions, fund transfers, balance inquiries, and bill payments made through cellular phones. This facility can answer the demands of customers who want fast, safe, convenient, cheap, and available services at any time and can be accessed anywhere, simply using a cellular phone.

Currently, almost all banks have applied M-banking as one of the service quality improvements that can answer the needs of modern society that prioritizes mobility. Electronic service quality service or E-SERVQUAL is broadly defined to cover all stages of interaction with customers *online*. In its implementation, the E-SERVQUAL process needs to pay attention to effectiveness and efficiency in terms of transactions, purchases or deliveries made. ¹

¹ Muhammad Zulvan Jamalu Ramadhan, *Service Quality of Mobile Banking BSI Syari'ah and Bank Syari'ah Indonesia*, (2021). Vol. 01 (3), P..579.

Many products and services issued by Bank Aceh Syariah Banda Aceh Branch ranging from individual products, companies, cards, to digital *banking* launched to facilitate *online* transactions that can be used by customers. Various kinds of technology provide new breakthroughs that can be used by banks to improve the quality of service to their customers. Information technology has become a very important part of the banking world. By utilizing technology intelligently, so with Bank Aceh Syariah in Aceh, especially in the Banda Aceh Branch, the Bank can present various facilities to support existing products and services.

M-Banking in sharia banking institutions is intended to facilitate all forms of banking transactions and is also one way to attract customers to use savings products equipped with M-Banking services. M-Banking also provides convenience and comfort to its customers with payment service facilities through electronic channels, such as through account transfers and auto debits. This method is quite effective and efficient considering that people are increasingly busy with all their activities. (Observation and interview with one of the users of Bank Aceh Syariah Banda Aceh Branch) The mainstay of Bank Aceh Syariah Banda Aceh Branch because M-banking is very helpful to facilitate customer access to products owned by Bank Aceh Syariah Banda Aceh Branch. Although Bank Aceh Syariah Banda Aceh Branch is relatively new in using *M-banking*, it is not a barrier to public interest in using it. Bank Aceh Syariah Banda Aceh Branch is ready to expand market share in Aceh. Bank Aceh Syariah Banda Aceh Smart Branch is a form of commitment to continue to provide optimal services for all people in Aceh.²

At research by Wardani and Eva (2021) revealed that M-Banking offers convenience

²La Ode Alimusa, *Islamic Banking Management An Ideological and Theoretical Study* (Yogyakarta: Deepublish, 2020).

in conducting banking transactions. The advantage of providing M-banking services for banks is saving the cost of printing forms that must be filled out by customers for transactions, brochures, catalogs, and replacing them with electronic data. For customers who use M-banking will get customer information in making transactions.

So that Bank Aceh Syariah Banda Aceh Branch tries to provide services and notifications about the effectiveness of the ease of use of M-Banking. This data shows the number of customers of Bank Aceh Syariah Banda Aceh Branch from the first year to the present, it can be seen that the number of customers using M-Banking services continues to increase. In the first year data to date shows more than half of the customers at Bank Aceh Syariah Banda Aceh Branch using M-Banking services. However, the interest of M-Banking service users can still be said to be lacking or has not reached 80% of M-Banking usage. In this modern era, actually almost all customers if they understand and are able to use these services will greatly help facilitate their needs.

Bank Aceh Syariah Banda Aceh Branch as one of the financial institutions engaged in banking services also provide Action *Mobile* service facilities for their customers. *Action Mobile* is one of the flagship products of Bank Aceh Syariah Banda Aceh branch because *Action Mobile* is very helpful to facilitate customer access to products owned by Bank Aceh Syariah Banda Aceh Branch Banda Aceh.

The bank must work hard to be able to market this service to the public, because this marketing activity must always exist in every business, whether profit-oriented businesses or other social businesses. This marketing is a major thing in order to meet the needs and desires of the community for a product and service. Providing these services and facilities makes customers also more eager to carry out their transactions. So creating effectiveness in the use of M-banking is very necessary. Because effectiveness is a very important main point that can be utilized.

It states the success or failure of a company in creating a product. Assessment of effectiveness in the use of M-banking needs to be done to determine the extent of customer interest in the use of M-banking that has been achieved.³

Research conducted by Muhammad Zulvan Jamalu & Vemy explains that service quality makes the main point to measure the level of customer satisfaction, if the performance does not succeed in achieving customer expectations, therefore the customer will feel less satisfied with the performance that does not match expectations.⁴ Meanwhile, if the performance exceeds customer expectations, the customer will feel very satisfied and happy (Kotler & Keller, 2009).⁵ Therefore, it is only natural that banking institutions are able to provide the best quality of service to gain a competitive advantage over other banks. The increasing existence of Islamic banking has resulted in intense competition between Islamic banks.⁶

Thus, mobile banking from each of these Islamic banks has also become a single unit called *Action Mobile*. Another reason as mentioned is that there are still many customers who do not or have not used *Action Mobile*. This is an opportunity for the Bank to introduce how to use M-banking properly and correctly. It is hoped that after the public is familiar with the use of M-banking, customers can transact via mobile phones without having to come all the way to the bank.

Based on the description of the background above, the author formulates several problems in the formulation of the problem, namely, How is the Operational Mechanism of *Action Mobile* Bank Aceh Syariah Banda Aceh Branch, How is the Perception and Level of Customer Satisfaction with *Action Mobile* Operations, How is the Muamalah Fiqh Review of the Validity of *Action Mobile* Transactions of Bank Aceh Syariah Banda Aceh Branch.

³ Cashmere, *Bank Marketing*, (Jakarta: Kencana, 2004), p.. 76

⁴ Muhammad Zulvan Jamalu & Vemy, *Indonesian Journal of Economics and Management*, (Bandung, 2021).

⁵ Kotler & Keller, *Marketing Management*. 13th Edition Volume 2, (Jakarta: Erlangga, 2009).

⁶ Alimusa, *Islamic Banking Management An Ideological and Theoretical Study*.

RESEARCH METHODS

This research is included in the type of *case study* approach used to investigate and understand an event or problem that occurs by collecting various kinds of information which are then processed to get a solution so that the problem revealed can be resolved. The type of research used in this research is qualitative research, namely a series of information extracted from research results which are still facts, or in the form of studies.⁷ Qualitative methods are often called naturalistic research methods because the research is carried out in natural conditions (*natural settings*), also called ethnographic methods, because initially this method was more widely used for cultural anthropology research, also called qualitative methods, because the data collected and analyzed are more qualitative in nature.

RESULTS AND DISCUSSION

Basically the goal of a business is to create satisfied consumers. The creation of customer satisfaction can provide several benefits, including the relationship between companies and consumers being harmonious, providing a good basis for repeat purchases and the creation of consumer loyalty, and forming information that can recommend a product that will benefit a company.

This agrees with Alma that the main purpose of marketing is to maximize customer satisfaction. Thus it can be said that the purpose of marketing is not to seek commercial profit, but to provide satisfaction to customers or consumers. And because of this goal, marketing includes all producer corporations, both *profit* and *non-profit*. Satisfaction will never stop at one point, but is always dynamic following the customer's needs.

⁷ Muhammad Siddiq-Armiya, *Determining Legal Research Methods and Approaches*, ed. Chairul Fahmi (Indonesia: Lembaga Kajian Konstitusi Indonesia (LKKI), 2022).

the quality of its products and services in accordance with customer expectations. Satisfaction is a person's feeling of pleasure or disappointment that arises from comparing the perceived performance of the product against their expectations.⁸

Some definitions of expert satisfaction, namely: Engel, Blackwell, and Miniard define satisfaction as: "a post-consumption evaluation in which a chosen alternative at least meets or exceeds expectations". Mowen and Minor define satisfaction as: "all customer attitudes towards good service after they get what is allowed".⁹

In addition, one of the other experts also argues, according to Barnes, the definition of satisfaction is the customer's response to the fulfillment of a need. This means that something special about a service itself, provides a level of comfort associated with meeting a need, including needs that are below expectations or meeting needs exceeding expectations.¹⁰

According to Kottler Customer Satisfaction is the level of a person's feelings after comparing the performance or results he receives compared to his expectations. New customers will feel satisfied if the performance of the banking services they get is the same or exceeds what they expect and the feeling of customer disappointment will arise if the performance they get is not in accordance with what they expect.¹¹

In other literature, it is in accordance with the economic concept which states that customer satisfaction can occur when physical needs are met. This is also regulated in Islamic law, satisfaction occurs when one's physical and non-physical needs are met. Physical needs are not just desires, but needs that have value and benefits.

⁸ Buchari Alma, *Marketing Management and Service Marketing*, (Bandung, Alfabeta, 2004), p. 5.

⁹ Ujang Sumarwan, *Customer Behavior Theory and Its Application in Marketing, Second Edition*, (Bogor: Ghalia Indonesia, 2011), p.. 386.

¹⁰ James Barnes, *Marketing*, 1st edition (*McGraw-Hill Ryerson Higher Education*, 2003) p.. 35.

¹¹ Philip Khotler, *Marketing Management*. Millennium edition, (Jakarta: PT. Indeks Gramedia Group, 2000) p.. 35.

Certain needs are based on the value of benefit. Meanwhile, non-physical needs can be interpreted as the value of worship obtained from what has been done.

In Islam, it has also been explained that customer satisfaction can be felt by getting good service. Allah SWT has explained in the Qur'an that Muslims must have a sympathetic, gentle nature with polite greetings. When talking to other people. As where Allah SWT says in Qs. Al-Baqarah verse 83:

And (remember) when we took a covenant from the Children of Israel, saying: "You shall worship none but Allah, and do good to your fathers, and to your mothers, and to your relatives, and to the orphans, and to the poor, and say good words to men, and establish prayer, and give alms. Then you did not fulfill the promise except for a few of you, and you always turned away." (QS. Al-Baqarah [2]:83)

From the above verse it is clear that Allah SWT commands humans to always be able to speak well and with a good attitude too. This will make the lawa talk feel comfortable. So with that, customers feel well served and feel satisfaction, the feeling of fasting felt by customers will have a positive impact on financial institutions, because it will be able to increase customer confidence in these financial institutions.

In other Islamic legal literature, the satisfaction of a Muslim is also called *qona'ah*, which is a reflection of one's satisfaction both inwardly and outwardly. Satisfaction in Islam is related to faith which can give birth to a sense of gratitude for what a person has gotten. Which considers several things, namely the goods or services consumed must be halal, not excessive and do not contain elements of usury, *tadlis*, *maisir*.

Therefore, in an Islamic perspective, the benchmark in a customer's satisfaction value is the shariah standard. Customer satisfaction in the view of shariah is the level of comparison between expectations of products and services that should be in accordance with shariah and the reality received.

The factors that influence it to reach a point of satisfaction actually have several factors that encourage a sense of satisfaction in customers or customers for what has been achieved from the product / service offerings provided by the bank. According to al-Arif, the main factors that determine satisfaction include *Expectation* (what is expected) and *Perceived performance* (service received). This means that if the *perceived performance* exceeds the *expectation*, the customer will feel satisfied, but if on the contrary the *perceived performance* is far below the *expectation*, the customer will feel dissatisfied.¹²

The factors that determine customer satisfaction are:¹³

1. Products

Product services are good and meet consumer tastes and expectations. Products can create customer satisfaction. The basis for assessing this product service includes: type of product, quality or quality of product and product inventory.

2. Price

Price is an inherent part of the product that reflects how much quality the product is. The basis for evaluating prices includes the price level and suitability for the selling value of the product, the variety or choice of prices for the product.

3. Promotion

The basis of promotional research is information about the company's products and services in an effort to communicate the benefits of these products and services to target consumers. Research in this case includes advertising of products and services, discounts on goods and gifts.

4. Employee Service

Employee service is a service provided by employees in an effort to meet the needs and desires of consumers in an effort to satisfy consumers. Basic

¹² Arief, *Service Marketing and Service Quality; How to Manage Service Quality to Satisfy Customers*, (Malang: Bayumedia Publishing, 2007) p.170. ¹³ Lupiyo Adi, Rambat and Hamdani, *Service Marketing Management*, (Salemba Empat: Jakarta, A. 2011), p.63-65.

assessment in this case employee services include politeness, friendliness, speed and accuracy.

5. Emotional

Customers will feel proud and gain confidence that others will feel admiration for them if they use products with certain brands which tend to have a higher level of satisfaction.

6. Situational Factors

Namely the circumstances or conditions that are being experienced by customers or customers.

From the factors mentioned above, it can be concluded that there are many things that can affect the level of customer satisfaction, both internal and external. Of the several factors that researchers have mentioned above, it is possible that there are also several benefits from creating satisfaction with customers.

Legal Basis for Online Financial Transactions

Transactions come from the English "*transaction*" in Arabic often referred to as *al-Mu'amalat*. Transaction is a meeting between two parties (seller and buyer) who mutual profitable, which based on data/evidence / supporting documents are then entered into the journal after going through the recording process. A transaction can also be said to be an event that can affect the financial position of a business entity and as a natural thing to record. The event that can affect an institution and all these events cannot be recorded entirely as transactions, depending on the type of event whether it can be measured or not.¹⁴ One form of service developed by sharia banks is *online banking* services. Which is one of the *online* financial transaction facilities that can be accessed anywhere and anytime. So that *online* transactions become one of the alternatives to make transactions easily and not limited by time. M-banking allows customers to

¹⁴ Heri, *Intermediate Financial Accounting*, (Jakarta: Bumi Aksara, 2009), p. 63.

can perform transactions such as those that can be done through an ATM machine. Such as fund transfers, bill payments, voucher purchases, and the like.¹⁵

The legal basis related to financial transactions in *online* that is:

1. Law Number 10 of 1998 concerning Banking. Banking is everything that concerns banks, including institutions, business activities and the methods and processes in carrying out their business activities.¹⁶
2. Law Number 11/2008 on Electronic Information and Transactions. This law is considered to have been able to regulate the legal issues of the *internet banking* system as one of the banking services which is a form of information technology development.¹⁷
3. Financial Services Authority Regulation Number 12/POJK.03/2018 concerning the Implementation of Digital Banking Services by Commercial Banks. Which states that digital banking services are electronic banking services developed by optimizing the use of customer data in order to serve customers more quickly, easily and according to their needs and can be carried out fully independently by customers with due regard to security aspects.¹⁸
4. Bank Indonesia Circular Letter Number 18/22/DKSP dated September 27, 2016 regarding the Implementation of Digital Financial Services.¹⁹
5. Bank Indonesia Regulation No. 18/17/PBI/2016 on the Second Amendment to Bank Indonesia Regulation

¹⁵ Chairul Fahmi, 'The Impact of Regulation on Islamic Financial Institutions Toward the Monopolistic Practices in the Banking Industry in Aceh, Indonesia', *Peuradeun Scientific Journal* 11, no. 2 (May 30, 2023): 667–86, <https://doi.org/10.26811/peuradeun.v11i2.923>.

¹⁶ Law Number 10 of 1998 on Banking.

¹⁷ Law Number 11/2008 on Electronic Information and Transactions.

¹⁸ Financial Services Authority Regulation Number 12/POJK.03/2018 on the Implementation of Digital Banking Services by Commercial Banks.

¹⁹ Bank Indonesia Circular Letter Number 18/22/DKSP dated September 27, 2016 regarding the Implementation of Digital Financial Services.

No.11/12/PBI/2009 on *Electronic Money*.²⁰

6. Regulation of the Financial Services Authority of the Republic of Indonesia Number 13/POJK.02/2018 concerning Digital Financial Innovation in the Financial Services Sector which states that Digital Financial innovation is the activity of updating business processes, business models, and financial instruments that provide added value from the financial services sector by involving the digital ecosystem.²¹

Constraints in *Online* Financial Transactions

Online transaction activities in Indonesia are currently very floating, this can be seen from several *online* transactions increasingly being used in the surrounding community, both transactions in banking and other trade fields. But of course this *online* transaction activity still has limitations. These limitations include technological limitations among which there is no standardized standard regarding the quality, security and reliability of the system used in *online* transactions. The biggest obstacle can be seen from the *bandwidth* problem, and requires a web server and especially to handle network problems.

Other limitations, namely in terms of non-technology, include the absence of government regulations regarding *online* transaction trading transactions, the perception that *online* transactions are unsafe and expensive, and many buyers and sellers are waiting for the *online* transaction ecosystem to stabilize so that they can participate. The role and concern of the government is absolute to support the success of these *online* transaction activities.

The development of the creative economy and seeing this field has great potential to provide economic growth for Indonesia in the future. The concern of the current government has

²⁰ Bank Indonesia Regulation No. 18/17/PBI/2016 on the Second Amendment to Bank Indonesia Regulation No.11/12/PBI/2009 on *Electronic Money*.

²¹ Regulation of the Financial Services Authority of the Republic of Indonesia Number 13/POJK.02/2018 on Digital Financial Innovation

This is shown by starting to catch up with *bandwidth* issues by deploying broadband infrastructure, both *fixed* broadband and *mobile broadband*, including the implementation of fourth generation (4G) technology. The target is quite ambitious, in accordance with the Indonesian Broadband Plan (RPI), as many as 135 cities and districts will be connected by 2019.²²

The implementation of *online* transaction activities in Indonesia refers to Law No. 11 of 2008 concerning Information and Electronics (ITE Law). One of the purposes of the ITE Law is to provide legal certainty and protection for e-commerce sector actors. However, this law does not seem to be able to realize its purpose in minimizing the risks that will occur. Risk is an uncertainty that people consider when deciding whether or not to conduct an online transaction. It can be said that online transactions have a high risk, because customers cannot conduct face-to-face transactions and they also cannot be sure whether the transactions they have made have been processed in a timely manner or not.²³

Before using *mobile banking* services, customers must have considered the possibility of various risks. Such as, the risk of leaking PIN and personal data, the risk of virus attacks, the risk of sending wrong information, or even customers making typos. However, all of these risks can be minimized, either from the bank or from the customer. To prevent PIN and personal data leakage, the bank can provide multiple layers of security so that third parties cannot steal customer data. Meanwhile, to reduce the risk of sending errors or typos, customers can double-check (re-read) before sending. The greater the risk that customers will bear in using mobile banking system services, the lower the use of the system.²⁴

²² Ujang Sumarwan, *Consumer Behavior*, (Bogor: Ghalia Indonesia, 2017), p. 13.

²³ Law No. 11 of 2008 on Information and Electronics.

²⁴ Phillip Kotler and Kevin Lane Keller, *Marketing Management*, 13th Edition, Volume 1, (Jakarta: Erlangga, 2008), p. 168.

Risk as a customer's perception of the uncertainty and consequences that will be faced after carrying out certain activities. Risk is related to the security system of *mobile banking* services. When the security in the system is weak, this can make customers anxious and hesitant to provide their account numbers and other important information through the *mobile banking* service system. Customers are worried if the confidentiality of the PIN number is known by others without their knowledge, thus causing a low customer desire to use the mobile banking service.²⁵

Benefits of *Online* Financial Transactions for the Economy.

The world is currently shifting towards digital. With the rapid development of technology, it is possible that this will become a trend of people's lifestyles changing and moving towards a change. One of these trends can be seen with the increasing number of types of *online* transaction services such as *financial technology* and *e-commerce* among big city communities and even throughout rural Indonesia. Among them, the focus of this research is *online* transactions on *mobile banking*. But there are still many other *online* transactions that have grown rapidly in Indonesia, including OVO, T- CASH, DANA, and GOPAY.

Economic growth shows the extent of activity economic activity that will generate additional income in a certain period. Because basically all forms of economic activity are a process of using factors of production factors, one of which is technology. As explained by the Minister of Finance (Meunkeu) Sri Mulyani, she stated that technology is one of the factors of economic growth that will be able to prosper the people.

²⁵Amijaya, Gilang Rizky. *The Influence of Perceptions of Information Technology, Convenience, Risk and Service Features on the Repeat Interest of Bank Customers in Using Internet Banking*. (Semarang: Diponegoro University, 2010). P.. 53.

In addition, technology can also create economic efficiency and increase higher competitiveness.²⁶

The development of internet technology has an impact on economic growth in Indonesia. This happens in the world of business and marketing. The increasing number of internet users is utilized by most people to do business online. This situation has an impact on the emergence of a potential market in increasing economic development, especially for the country's economy. The internet contributes to marketing through disseminating information, increasing consumer value, improving consumer satisfaction, reliability and retention and consumer perception which in turn leads to better profitability and market share.

In general, the development of this technology will be able to have an impact on the conventional financial business process into a simpler transaction model. So that this *online* transaction trend has been able to support significant growth for the *offline retail* sector in Indonesia. The use of *online* transaction systems that are considered more practical and efficient has begun to be widely adopted by business people, especially for urban areas and has even spread to surrounding cities. So that users and their utilization have begun to vary. Although there are still Indonesians who still use cash transactions in meeting their daily needs.

Operational Mechanism of *Action Mobile* Bank Aceh Syariah

1. *Action Mobile* Operations

Bank Aceh Syariah (BAS) *Action Mobile* Banking is now increasingly providing convenience services for customers. Through application development, the latest version of Bank Aceh's *Action Mobile* Banking has a water bill payment feature for customers of the Tirta Daroy Water Supply Company (PDAM) of Banda Aceh City. President Director of Bank Aceh, Haizir Sulaiman, through the Head of Corporate Secretariat Division, Said Zainal Arifin.

²⁶ <https://www.kemenkeu.go.id>. Accessed June 21, 2022.

said, in order to meet customer needs for ease of service, Bank Aceh Syariah (BAS) continues to develop Action Mobile Banking. Bank Aceh Syariah (BAS) consistently develops digital banking services as one of the company's main focuses, informing all Bank Aceh Syariah (BAS) customers that they can access the PDAM Tirta Daroy Banda Aceh City bill payment feature. The fee charged per transaction is only IDR 2,000. The number of bills that can be accessed is for the last 3 months. He added, in order to develop access, Bank Aceh Syariah (BAS) will gradually explore cooperation with all PDAMs in Aceh Province.

The activation of the bill payment service feature of PDAM Tirta Daroy of Banda Aceh City was marked by the signing of a collaboration by the President Director of Bank Aceh, Haizir Sulaiman, and the President Director of PDAM Tirta Daroy, T Novizal Aiyub at the Bank Aceh Head Office, in Banda Aceh, Tuesday (1/03/2022). President Director of PDAM Tirta Daroy of Banda Aceh City, T Novizal Aiyub welcomed the cooperation agreement. PDAM bill payment feature Tirta Daroy City Banda Aceh It is hoped that to facilitate 53,000 customers of PDAM Tirta Daroy Kota Banda Aceh in making bill payments. "Surely this synergy will have a positive impact on both parties," said Novizal.

The signing of the cooperation was also attended by the Director of Operations of Bank Aceh, Lazuardi, Head of the Corporate Secretariat Division, Said Zainal Arifin, and Head of the Products and Services Division, Andi Purwito. Meanwhile, PDAM Tirta Daroy was attended by Director of Adm and Finance Samirul Fuadi, Legal staff, M Ilham Fauzi, IT staff Munawir Abd Aziz and Secretary to the Managing Director, Zahrani Balqis. Meanwhile, Said explained, in addition to PDAM bill payments, Action Mobile Banking is now also equipped with a number of new features. Among them are XL and Axis Credit Purchases, Indosat Credit Purchases, XL/Axis Bill Payments, Indosat Bill Payments, Garuda Indonesia Airline Ticket Purchases, Lion Airline Ticket Purchases, KAI Ticket Purchases, MNC Vision Subscription TV Payments, MNC Vision TV Payments, MNC Vision TV Payments and MNC Vision TV Payments.

BPJS Health Insurance, XL Xtra Combo Internet Data Purchase, XL Hotrod Internet Data Purchase, LinkAja E-Money Top-Up, GoPay E-Money Top-Up, OVO E-Money Top-Up.

**Customer Satisfaction with Operations in *Action Mobile*
Bank Aceh Syariah Banda Aceh Branch**

One of the company's goals, especially service companies or banks, is to create customer satisfaction. Customer satisfaction is also a measure of the success or failure of a business. According to Philip Kotler, satisfaction is the level of feeling where someone states the results of the comparison received with what is expected.²⁷ Meanwhile, a customer is defined as a person or legal entity that has an account either a deposit or loan account with the bank. So that customers are people who usually deal with or become bank customers.

Banks must place consumers as kings in the company, so that every element of the company must be able to provide the best service to consumers, not only paying attention to the quality or quality of the product but also paying attention to the satisfaction of its customers. Consumer satisfaction states that satisfaction and dissatisfaction are consumer responses to evaluating the perceived suitability between previous expectations and the performance felt after use.

The variables that determine customer satisfaction are expectations (what is expected) and perceived performance (services received). If the service received exceeds what is expected, the customer will feel satisfied, but if on the contrary, the service received is far below what is expected, it is not satisfied.

The causes of customer ^{dissatisfaction}²⁸ :

- a. Not in accordance between the expected benefits or results and the reality of what is obtained by consumers

²⁷ M. Nur Rianto Al Arif, *Basics of Marketing Bank Syariah* (Bandung: Indeks. 2010) p.. 27.

²⁸ Cashmere, *Bank Marketing*. (Jakarta: kencana. 2004) p.. 213.

- b. Service during the process of enjoying the service is not satisfactory
- c. Behavior or attitude employees company that disappoint customers
- d. Atmosphere and conditions environment physical environment that do not support
- e. High fees, e.g. high administration fees above other banks
- f. Advertising promotions that do not match reality

The Action Mobile application is a Mobile Banking service owned by PT. Bank Aceh Syariah which can be accessed by customers via Smartphone to transact using internet network media or data packages. Action itself stands for Aceh Online Transactions.

With the existence of *Action Mobile banking*, it offers convenience in conducting banking transactions. The advantage of providing mobile banking services for banks is saving the cost of printing forms that must be filled out by customers for transactions, brochures, catalogs, and replacing them with electronic data. Customers who use mobile banking will get customer information in conducting banking transactions.

In connection with the many customers who want to make transactions quickly and save time, customers are interested in using mobile banking. Mobile banking is based on various factors including: perceived convenience, comfort, credibility, benefits, usability, risk, service quality and trust.

The results of the research through a questionnaire where the questionnaire is in the form of a number of written questions used to obtain information from respondents. In this study the questionnaire was distributed to customers of Bank Aceh Syariah as respondents. The reason used in this questionnaire method is as a data collection tool in research.²⁹

²⁹ Accessed through the [site](https://journal.iainlangsa.ac.id/index.php/ihtiyath), <https://journal.iainlangsa.ac.id/index.php/ihtiyath>, on July 12, 2022. At 11:05 am.

The results of customer satisfaction with the operations of Bank Aceh Syariah, Banda Aceh Branch, from the customers themselves, most of the users of the mobile banking application are satisfied with the application provided (*Action Mobile Bank*) because the application provided is quite influential and useful and makes it easier for customers to transact because it is easy to do anywhere and anytime, in this application also customers are not burdened with fees in transacting with fellow bank aceh syariah, except for transactions to bank destinations other than Bank Aceh Syariah, such as Bank Indonesia, Bank Mandiri and other banks.³⁰

Currently, when viewed and observed from users of the *Action Mobile Bank Aceh Syariah* application, some of its users are very satisfied using the application, because it makes it easier to carry out transactions where this transaction is very easy and practical to use, where this application is also easy to understand and understand when using *Action Mobile Bank* to make work faster and complete and easy to use when transacting where and when and user needs are always responded to properly. and there is a Bank guarantee that the money transferred / paid to the right destination, and this application also when using data processed by the Bank in Action Mobile Transactions is not misused, and the risk of losing money saved is guaranteed to be safe and secure, and there is a Bank guarantee that the money transferred / paid arrives at the right destination, and this application also when using data processed by the Bank in Action Mobile Transactions is not misused, and the risk of losing money saved is guaranteed to be safe and secure, the Bank can also guarantee every customer's needs in transactions which makes customers save money than having to go directly to the Bank, and this transaction itself also uses Action Mobile which contains Sharia elements.³¹

The results of the research above show that from customer satisfaction consisting of 74 people, the results of interviews where in the satisfaction of using this *Action Mobile bank* itself indicate that almost 100% of users strongly agree on the satisfaction that is

³⁰ Interview with Bank Aceh Syariah Customer, June 05, 2022

³¹Bank Aceh Syariah Customer Interview, on June 05, 2022

provided by the *Action Mobile* Bank application provided by Bank Aceh Syariah.³²

Validity of Transactions of Bank Aceh Syariah Banda Aceh Branch

The term legality is a translation of the Dutch legal term "*rechtmatig*" which can literally be interpreted as "based on the law". In English, the term validity is called "*legality*" which means "*lawfulness*" or in accordance with the law. The concept stems from the birth of the conception of the rule of law (*rechtsstaat*) in which government actions must be based on the existence of legal provisions governing "*rechtmatig van het bestuur*", which emphasizes the application of the principle of legality in all government legal actions. This means that the concept was born as an attempt to limit the power of the King, who at that time was *absolute* as the holder of sovereignty (*princeps legibus solutus est*). For this reason, the law was born as a limitation of power, so that if government actions are not based on the law or exceed the provisions stipulated by law, then government actions become legally defective (*onrechtmatig*) or invalid. Thus, the principle of legality is closely related to the aim of protecting the rights of the people from government actions.³³

Validity based on the Big Indonesian Dictionary comes from the word valid. Validity has a meaning in the class of nouns or nouns so that validity can express the name of a person, place, or all objects and everything that is endowed. Validity also means validity.³⁴

Law is present in society to integrate and coordinate the interests that collide with each other. Coordination of interests

³² Bank Aceh Syariah Customer Interview, on June 05, 2022.

³³ Sofyan Hadi & Tommy Michael, *The Principle of Validity (rechtmatigheid) in the Determination of State Administrative Decisions*, Faculty of Law, Universitas 17 Agustus 1945 Surabaya, Vol 5 No 2, December 2017, p.. 3-4.

³⁴ Accessed through the site, <https://www.apaarti.com>, on July 12, 2022, at 13:14 WIB.

These interests are carried out by limiting and protecting these interests.³⁵ The law must provide protection to all parties in accordance with their legal status because everyone has the same position before the law. Law enforcement officials are obliged to enforce the law and with the functioning of legal rules, the law will indirectly provide protection to every legal relationship or all aspects of community life regulated by law.

Islamic Banking Islam is a religion whose teachings are universal, meaning that the teachings brought by Islam are comprehensive and cover all areas of life. With this teaching system, financial institutions emerged as a means for consumption, savings, and investment activities. The Islamic banking system in Indonesia was initiated in 1992 with the issuance of Law No.7 of 1992 concerning bank with a profit-sharing system. According to Article 1 of Law No. 21 of 2008, a bank is a business entity that collects public funds in the form of deposits and distributes them to the public in the form of credit and / or other forms in order to improve the lives of many people. Meanwhile, according to Article 1 of Law No. 4 of 2003 concerning Banking, Banks are Commercial Banks and Rural Banks that carry out business activities conventionally or based on sharia principles which in their activities do not provide services in payment traffic.

In *Action Mobile Bank Aceh Syariah* from Islamic Perspective Based on the scope of the economy, Islam is a religion that regulates all aspects of life, of course, it has a way for the economy and attracts good and in accordance with the rules of Islam, in terms of its axiological aspects, the review of Islamic economics is that every human activity is based on devotion to Allah, in order to carry out the duties of Allah to prosper the earth, then in the economy Muslims must prioritize harmony and preservation of nature. In *Action Mobile transactions*

³⁵ Satjipto Rahardjo, *The Science of Law*, Bandung, Citra Aditya Bakti, 2000, p.53.

The bank is proven to be safe with a layered protection system and has a lot of legal protection so that customer rights in *Action Mobile* Bank transactions can be protected and cannot be treated arbitrarily without accountability. In the *Action Mobile* Bank agreement contract, it is in accordance with the legal requirements of the agreement with the fulfillment of the pillars and conditions of the contract (agreement). *Action Mobile* Bank includes Akad Wakalah, regarding the memorization of Ijab Qabul. Wakalah or wikalah means handover, delegation, or mandate. In Arabic, this can be understood as at-tafwidh. However, what is meant as alwakalah is the delegation of power by one person to another in matters that are represented:

Meaning: "...*Sufficient is Allah as our helper and He is the best of protectors.*"

Whether we realize it or not, transfer services are definitely one of the banking activities that we often do. The transfer service itself is a banking activity that aims to move a certain amount of funds in accordance with the mandator aimed at a certain account as the recipient of the transfer. In short, a transfer is the sending of funds or money from the sender's account to the recipient's account.

There are several types of transfer activities, which can be done to accounts within the same or different banks. The consequences are also different. If the transfer is made within the same bank, no administration fee will be charged. On the other hand, if the transfer is made between different banks, an interbank transfer fee will automatically be charged.

In connection with the existence of this *Action Mobile Bank* application which has been explained above that this application is valid for use in Sharia transactions where in this application there are also no elements of manipulation or fraud (*Tadlis*) when transfer transactions are used, which when using this application runs or is used during transactions with fellow Bank Aceh Syariah this transaction has no fee deduction or (0%) and if the customer wants to make a destination transaction to another bank then here there will be a deduction or transaction / transfer fee of (6%).

only because all banking systems have been explained, only the destination to another bank will have a fee deduction.³⁶

Nowadays, transfers between different banks are often done. Although many people are aware of the interbank transfer fees, there are many who do not know exactly how much interbank transfer fees apply.

On the other hand, due to the influence of mobility and fast-paced demands, everyone prioritizes *effectiveness*, including transactions/transfers. For reasons of speed and *effectiveness*, people are willing to be charged interbank transfer fees so that their business can be done immediately. When it comes to interbank transfer fees, some of the things we need to know are the types of transfer services commonly found in banks. In the past, money transfers were made through tellers at banks and then developed into via Automated Teller Machines (ATMs). Now, transfers to both the same and different banks can be done more easily online such as through SMS *banking*, *Action mobile banking*, internet *banking*, and cell phone accounts.

CONCLUSIONS

Based on the formulation of the problem and the discussion that the author has put forward, the following conclusions can be drawn:

1. *The Action Mobile* application is a Mobile Banking service owned by PT. Bank Aceh Syariah which can be accessed by customers via Smartphone to transact using internet network media or data packages. Action itself stands for Aceh Online Transactions.
2. With the existence of *Action Mobile banking*, it offers convenience in conducting banking transactions. The advantage of providing mobile banking services for banks is saving the cost of printing forms that must be filled out by customers for transactions, brochures, catalogs, and replacing them with electronic data. For customers who use mobile banking will

³⁶ Bank Aceh Syariah Customer Interview, on June 05, 2022

- obtain customer information in conducting banking transactions.
3. In connection with the existence of this *Action Mobile Bank* application which has been explained above that this application is valid for use in Sharia transactions where in this application there are also no elements of manipulation or fraud (*Tadlis*) when transfer transactions are used, which when using this application runs or is used when transactions with fellow Bank Aceh Syariah transactions there is no fee deduction or (0%) and if the customer wants to transact to another bank then here will be the occurrence of deductions or transaction / transfer fees of (6%) only because all banking systems have been explained only the destination to another bank will occur fee deductions.

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