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UIN Ponorogo Students' Preferences in Using BSI Mobile Application Services

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Abstract

Introduction: This study investigates the preferences of UIN Ponorogo students in using the BSI Mobile application, a digital service from Bank Syariah Indonesia. The increasing relevance of mobile banking in students' daily financial transactions highlights the importance of understanding user preferences and satisfaction. **Research Methods:** The research employed a qualitative field study approach. Data were collected through questionnaires from 40 respondents and in-depth interviews with 12 students across various faculties. **Results:** The findings reveal that most students are satisfied with the convenience and practical features of BSI Mobile, such as interbank transfers, bill payments, and mobile top-ups. However, some users expressed concerns regarding incomplete features and technical issues. Key factors influencing preferences include ease of access, compliance with Islamic principles, and peer recommendations. BSI Mobile significantly contributes to fulfilling students' banking needs. Nevertheless, improvements are still needed, particularly in application reliability and feature enhancements. **Conclusion:** These insights are expected to guide the development of more user-centric, Sharia-compliant mobile banking services.

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INTRODUCTION

Digital technology's advancement has profoundly transformed how people manage their daily activities, particularly in the financial sector. One of the most prominent innovations in banking is the rise of *mobile banking* services, which allow users to conduct various financial transactions directly through their smartphones (Husni et al. 2023). In Indonesia, this service has gained increasing popularity, driven by rising internet penetration and the widespread use of digital devices, especially among the younger population who are digitally literate (Sri Amanda, Hairunnisa, and Ratna 2023).

Students representing millennials and Generation Z form a promising segment for the digital banking industry (Bank Indonesia, 2024). Their fast-paced lifestyles, high mobility, and preference for efficiency and convenience make mobile banking services highly relevant to their financial needs. Among the Islamic financial institutions seeking to meet these demands is Bank Syariah Indonesia (BSI), which has developed the BSI Mobile application. This app offers conventional banking features and integrates Sharia principles into its digital services(Ramadani and Hadiani 2022).

However, the availability of a digital platform does not automatically ensure high adoption and usage among students. Various factors influence their preferences and decisions when choosing a mobile banking application ranging from functional aspects such as ease of use and transaction efficiency to value-driven aspects like sharia compliance and social influence(Lestari and Umilah 2022). Therefore, it is essential to investigate how students, particularly those at UIN Ponorogo an Islamic-based higher education institution form their preferences toward sharia-compliant digital banking services.

This study aims to describe and analyze the preferences of UIN Ponorogo students in using the BSI Mobile application and identify the underlying factors behind their decision-making process. Specifically, the research examines how students evaluate the service quality of BSI Mobile in terms of accessibility, transaction efficiency, security, and compliance with Islamic values. Furthermore, the study explores the influence of peer recommendations, academic guidance, and digital media exposure in shaping students' adoption behavior(Junaedi and Neneng 2023).

Theoretically, this research draws on Philip Kotler's consumer preference theory, which posits that consumer decisions are shaped by internal (psychological and personal) and external (social and cultural) factors (2000). In addition, the study adopts Parasuraman's service quality framework to assess user perceptions of BSI Mobile across five dimensions: reliability, responsiveness, assurance, empathy, and tangibles relevant to digital financial services(2014).

Considering BSI's strategic role as Indonesia's largest Sharia bank and its mission to promote Islamic financial inclusion nationwide, this research holds significant relevance(Nabila Putri and Effendi 2020). The findings are expected to contribute to the academic literature on Muslim consumer behavior in the digital context and offer practical insights for enhancing the features, user experience, and marketing strategies of BSI Mobile, tailored to university students' unique preferences and expectations.

RESEARCH METHOD

This study adopts a qualitative approach using a field research design to describe and analyze the preferences of UIN Ponorogo students regarding the BSI Mobile application. The qualitative method was chosen because it allows the researcher to explore the phenomenon in depth through direct interaction with the subjects and to understand their experiences and perceptions as active users of a Sharia-compliant mobile banking service (2006).

The research was conducted at the State Islamic Institute (UIN) of Ponorogo, involving students from various academic programs with BSI Mobile experience. Informants were selected purposively, focusing on students who actively use the application and are familiar with its features (2016). A total of 40 students participated in an online questionnaire survey, and 12 were selected for in-depth interviews to obtain more comprehensive qualitative insights.

Data was collected using three primary techniques: questionnaires, interviews, and observation. The questionnaire gathered initial information regarding usage frequency, the most utilized features, and users' satisfaction levels (2007). Interviews were conducted to explore the students' perceptions, motivations, and the personal and social factors influencing their preferences for using BSI Mobile. Meanwhile, observations were carried out to examine students' interaction patterns with mobile banking in both on-campus and online contexts.

The collected data were analyzed through data reduction, presentation, and conclusion drawing. To ensure the credibility and validity of the findings, the researcher applied triangulation of sources and methods by comparing data obtained from questionnaires, interviews, and observations to identify consistent patterns that support the overall analysis (Luthfiyah 2017).

This study's analytical framework is based on Philip Kotler's consumer preference theory, which emphasizes the influence of cultural, social, personal, and psychological factors on consumer decision-making. In addition, Parasuraman's service quality model was utilized to assess the quality of BSI Mobile from the users' perspective. Through this methodological approach, the study aims to produce valid and meaningful findings regarding student preferences for Sharia-based digital banking services.

RESULT AND DISCUSSION

This study aims to explore in depth the preferences of UIN Ponorogo students regarding the BSI Mobile application, a Sharia-based digital banking service. Using a qualitative approach involving questionnaires, interviews, and observations, the research provides a comprehensive overview of students' behavior, motivations, and underlying factors influencing their decisions to adopt and utilize the application (Nugroho and Pudjihardjo 2022).

The data were analyzed by linking field findings with theoretical frameworks of consumer preference and service quality. The results reveal not only substantial patterns of usage but also a wide range of considerations behind students' preferences. To provide a

structured and coherent understanding, the research findings are presented according to the three main focuses outlined in the research questions: (A) students' use of BSI Mobile services, (B) the underlying factors influencing these preferences, and (C) the impact of such preferences on fulfilling their banking needs.

A. Student Use of BSI Mobile at UIN Ponorogo

The findings reveal that most students at UIN Ponorogo actively use the BSI Mobile application for their daily banking activities. Based on the survey results from 40 respondents, more than 85% of students reported using the app for functions such as interbank transfers, balance inquiries, mobile top-ups, bill payments, and digital wallet reloads. The primary reason for its use is convenience, allowing students to perform financial transactions without needing to visit a physical branch or ATM.

In-depth interviews showed that students greatly appreciate the accessibility provided by BSI Mobile. Many consider the application to have a simple and intuitive interface that is easy to use, even for those with limited digital literacy. Furthermore, most users trust the app's security, noting the use of passwords, PINs, and OTPs for each transaction. However, a minority of students still express concerns regarding cybersecurity threats (2017).

Students' preferences are also influenced by the app's features that align with their academic and daily needs, such as tuition fee payments, e-wallet top-ups for online transportation and shopping, and real-time account monitoring. These results indicate that the use of BSI Mobile among students goes beyond mere adoption of digital trends—it efficiently fulfills practical financial needs (Nochai and Nochai 2013).

B. Underlying Factors Influencing Student Preference for BSI Mobile

Both internal and external factors shape students' preferences. Internally, perceived ease of use, usefulness, and trust in the application's security are the dominant influences. Students believe BSI Mobile enables better financial management, particularly under time constraints and high mobility conditions (2000).

Externally, social influence, the digital culture on campus, and recommendations from peers and lecturers play significant roles. Interviews revealed that most students learned about BSI Mobile from social media promotions, on-campus marketing events, and peer usage. BSI's active presence on social media and informative content about the app's features also encouraged students to try and eventually adopt it.

Islamic values are also a key factor. Students from Islamic higher education institutions tend to be more sensitive to the halal status of financial products. Many students prefer BSI Mobile because it assures them that it complies with Sharia principles. Several interviewees noted that using a Sharia-based banking app gave them peace of mind and aligned with their religious values (2001).

C. Impact of Student Preference on the Fulfillment of Banking Needs

Students' preference for BSI Mobile has significantly improved their access to financial services. Most respondents reported that their banking activities became more flexible and efficient after adopting the app. Students no longer depend on bank operating hours or ATM availability, which is particularly helpful for those with busy schedules or living far from banking facilities (2004).

Moreover, BSI Mobile has contributed to improving digital financial literacy among students. Many students unfamiliar with digital banking became more confident using online financial services, from digital account registration to daily transaction monitoring. Thus, the app serves as a transactional tool and a platform for financial education.

However, some challenges remain. Students cited issues such as occasional system errors, limitations in advanced features like financing applications, and delayed responses from customer support (Nochai and Nochai 2013). These concerns highlight that although preference for BSI Mobile is high, so are user expectations. Continuous development and responsiveness to student feedback are essential to maintaining the app's relevance and competitiveness among younger users.

CONCLUSION

Based on the findings of this study, it can be concluded that UIN Ponorogo students' preference for using the BSI Mobile application is shaped by a combination of practical banking needs and the alignment of the app's features with Islamic values. BSI Mobile is perceived as an effective solution to students' demand for financial services that are fast, easy, secure, and accessible at any time without being constrained by the limitations of conventional bank operating hours.

First, most students actively use BSI Mobile for daily financial transactions such as fund transfers, bill payments, mobile top-ups, and balance monitoring. The application's practicality and efficiency are key attractions influencing its adoption among students. Second, regarding the factors influencing preference, the study found that students prioritize perceived ease of use, functional benefits, and transaction security when using BSI Mobile. Additionally, external factors such as peer influence, campus-based promotions, and exposure to digital media also contribute to forming positive attitudes toward the app. Importantly, value-based considerations, particularly sharia compliance, serve as the ethical and spiritual foundation of students' decision-making process. Third, BSI Mobile's impact is evident in its positive contribution to fulfilling students' banking needs. Beyond improving transactional efficiency and accessibility, the application has also supported enhancing students' digital financial literacy. Nevertheless, some technical shortcomings and feature limitations indicate that the application still has room for improvement to more effectively meet growing user expectations.

In conclusion, this research provides practical implications for developing Sharia-based mobile banking services, especially in understanding the needs and expectations of young consumers as a strategic market segment. For BSI Mobile developers and managers,

these findings can serve as valuable input to improve service quality, tailor features to user preferences, and strengthen engagement and education efforts targeting student users.

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