

## DIGITAL ISLAMIC NETWORK: BUILDING EXCELLENT SERVICE FOR CUSTOMERS AT BANK MUAMALAT TULUNGAGUNG IN THE DIGITAL ERA

Ekalaka Febian Cahyaningtyas<sup>1\*</sup>, Nilna Fauza<sup>2</sup>

<sup>1,2</sup>IAIN Kediri

\*febianeka1102@gmail.com

**Abstrak:** Perkembangan teknologi pada era ini menunjukkan perkembangan yang begitu pesat. Dunia mengalami kemajuan luar biasa dalam teknologi dan inovasi. Kehadiran aplikasi Digital Islamic Network (DIN) sebagai platform digital yang bermanfaat disambut antusias masyarakat. Untuk itu penelitian ini bertujuan untuk mengetahui peranan aplikasi Digital Islamic Network (DIN) dalam meningkatkan pelayanan nasabah di Bank Muamalat KCP Tulungagung. Artikel ini menggunakan metode deskriptif-kualitatif dengan pendekatan penelitian lapangan dan penelitian kepustakaan. Sumber data yang digunakan dalam penelitian ini adalah sumber data primer dan sumber data sekunder. Hasil kajian menunjukkan bahwa Digital Islamic Network (DIN) di Bank Muamalat KCP Tulungagung berperan untuk memudahkan nasabah mendapatkan layanan yang berkualitas dan profesional dengan mewujudkan efektifitas dan efisiensi layanan perbankan kepada nasabah. Hal ini dibuktikan dengan peran Muamalat Digital Islamic Network (DIN) dalam meningkatkan kualitas pelayanan, memberikan kemudahan pelayanan kepada pelanggan, efisiensi waktu, memberikan jaminan keamanan bagi pelanggan, dan memberikan kepuasan pelayanan.

**Kata kunci:** Digital Islamic Network; Peningkatan; Kualitas Layanan

**Abstract:** The development of technology in the current era show growing rapidly. The world is experiencing tremendous progress in technology and innovation. The presence of the Digital Islamic Network (DIN) application as a beneficial digital platform is enthusiastically welcomed by the public. For this reason, this study aims to determine the role of Digital Islamic Network (DIN) applications in improving customer service at Bank Muamalat KCP Tulungagung. This article uses a descriptive-qualitative method with a field research and library research approach. Sources of data used in this study are primary data sources and secondary data sources. The result of the study shows that the Digital Islamic Network (DIN) at Bank Muamalat KCP Tulungagung plays a role in making it easy for customers to receive quality and professional services by realizing the effectiveness and efficiency of banking services to customers. This is proven by the role of Muamalat Digital Islamic Network (DIN) in improving the quality of service, providing easy service to customers, time efficiency, providing security guarantees for customers, and providing service satisfaction.

**Keywords:** Digital Islamic Network; Enhancement; Service Quality

## Introduction

Technological developments in the era of globalization show rapid development. Existing technological developments have been utilized by humans in various fields of life, one of which is the economic and financial sectors. Certainly, this encourages innovation and competition in the field of payment services at banks.<sup>1</sup> The development of information technology has had a major impact on the world of banking. It can be seen that there have been many changes in the information technology sector, this can be seen in the telecommunications sector, the main factor being the pressure of competition in the banking world. With the increasingly rapid development of technology offset by the widespread use of the internet which shows an increase, this has an impact on encouraging the business world to develop more.<sup>2</sup> The existence of technological developments that create efficiency, makes humans have to compete in a healthy manner. Technological developments are also felt in Indonesia, a developing country in the Southeast Asian region with a variety of cultures. During the 2019-2020 period, the information and communication technology development index (IP-TIK) showed good growth. Based on the Official Statistical News No.63/08/Th.XXIV data on IP-TIK growth during 2019-2020 in Indonesia increased by 5.08%.<sup>3</sup>

Quoted from [tribunnews.com](http://tribunnews.com), Bank Indonesia (BI) in February 2022 grew the value of electronic money transactions by 41.35% from the previous year. Meanwhile, the value of digital banking transactions was 46.53% from the previous year. The increase in transactions using digital banking reflects that technology has greatly influenced the banking world. Competition in the banking world is so tight that through service improvement and product differentiation, it is necessary as a placement of service quality above sharia aspects.<sup>4</sup>

Advances in technology are increasingly developing, causing disruption in several fields. The positive side is that activities can be done quickly and easily. Banking service

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<sup>1</sup> Evi Okli Lailani dan Tannia Regina, "Penggunaan Mobile Banking Sebagai Upaya Memperlancar Transaksi Elektronik Nasabah Pada PT. Bank Rakyat Indonesia (Persero) Tbk," *Kompleksitas: Jurnal Ilmiah Manajemen Dan Organisasi* 10, no. 01 (2021): 24–33.

<sup>2</sup> Rahmah, N., Wiranto, E., Hidayat, M. S., Roza, Y. M., & Astuti, A. R. T. Gender, Education, and Access to Quality Employment: Analysis of the Situation of Women in Indonesia in the Digital Economic Era. *International Journal of Science and Society*, 5(1), 2023, 273-296.

<sup>3</sup> Badan Pusat Statistik, "Berita Resmi Statistik No.63/08/Th.XXIV".

<sup>4</sup> Sulistyowati, "Peluang Dan Tantangan Lembaga Keuangan Syariah Non-Bank Dalam Perspektif Islam," *Wadiah* 5, no. 2 (2021): 38–66.

facilities are offered as a form of facilitating customers in conducting financial transactions.<sup>5</sup> This technological progress has an impact on the delivery of information quickly and without obstacles, especially in the matter of distance.<sup>6</sup> Particularly in the provision of service facilities, this can be proven by the banking world which continues to innovate in terms of its services to meet customer needs in accordance with the times. These innovations include E-Banking (Electronic Banking), EDC (Electronic Data Capture) machines, ATM (Automatic Teller Machines), e-money, and other similar things. Fintech appears to offer convenience in transactions both for payments, loans to asset management.<sup>7</sup> Therefore, the creation of a system that combines information technology with finance is increasing.

Don't want to miss PT. Bank Muamalat Indonesia, Tbk also launched an application in an effort to improve service quality and customer satisfaction, namely the Muamalat DIN (Digital Islamic Network). With the Muamalat DIN (Digital Islamic Network) customers are facilitated in making payment transactions for electricity, internet, travel tickets, pulses, data packages, cable TV, zakat, and top-up e-money. This application belongs to the payment category and of course, every transaction is directly supervised by Bank Indonesia. Digital transformation of banking services is a step to surviving in the globalization era. The development of digital banking services is optimized to provide services that are faster, easier, and in accordance with customer needs. This digital banking service can be used independently, of course while still prioritizing customer security.<sup>8</sup>

One of the general characteristics of development is that it is a continuous and dynamic process. There are four types of development, namely technology development, product development, administrative and human resource development.<sup>9</sup> The development of this technology is a means for a company in improving the services that will be provided to customers. Mobile banking is interpreted as services by banks that provide the possibility for

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<sup>5</sup> Ria Armayani Hasibuan; Shafaliza Risfany, "Penerapan Layanan Muamalat DIN Dalam Kemudahan Bertransaksi Pada PT Bank Muamalat Indonesia KCP Stabat," *JIKEM: Jurnal Ilmu Komputer, Ekonomi dan Manajemen* 2, Vol 2 No 1 (2022): 382–390.

<sup>6</sup> Istianatul Chusniyah dan Nilna Fauza, "Pelatihan Digital Marketing Bagi Pelaku Umkm Sebagai Upaya Peningkatan Pemasaran Di Masa Pandemi Bagi Masyarakat," *Khidmatuna: Jurnal Pengabdian Masyarakat* 2, no. 2 (2022): 138–149.

<sup>7</sup> Yusuf Rombe, "Strategi Meningkatkan Kualitas Layanan Melalui Digitalisasi Jasa Perbankan Di PT. Bank Negara Indonesia (Persero) Tbk. Kantor Pusat Jakarta Pusat," *Ekonomika Journal* 4 (2020): 34–44.

<sup>8</sup> Herdian Ayu Andreana Beru Tarigan dan Darminto Hartono Paulus, "Perlindungan Hukum Terhadap Nasabah Atas Penyelenggaraan Layanan Perbankan Digital," *Jurnal Pembangunan Hukum Indonesia* 1, no. 3 (2019): 294–307.

<sup>9</sup> Ahmad Syakur dan Moch. Zainuddin, "Analisis Penghimpunan Lembaga Amil Zakat Nasional Dan Lembaga Amil Zakat Daerah," *Istithmar: Jurnal Studi Ekonomi Syariah* 4, no. 1 (2020): 1–21.

customers to obtain service information quickly, easily, safely, conveniently, and practically. Mobile banking Muamalat Digital Islamic Network was imcreated with the aim of facilitating customers to transact in real-time. Bank Muamalat continues to improve the quality of its services, especially in terms of information technology so that customer satisfaction is fulfilled and trust is maintained. In the world of banking, customer satisfaction is an evaluation of the differences that customers feel with what they receive.<sup>10</sup> Customer satisfaction with a quality service is the main thing because it can win the competition in the banking sector while maintaining its image company.<sup>11</sup> Bank Muamalat Tulungagung is a bank with good achievements and performance. This is corroborated by the number of mobile banking which is always increasing every year. Bank Muamalat Tulungagung is one of the sub-branch offices of Bank Muamalat Kediri. Bank Muamalat Tulungagung is one of the banks that has attracted quite a lot of interest from the Tulungagung community in conducting financial transactions, especially in terms of financing. This is also evidenced by the large number of customers who still choose Bank Muamalat Tulungagung as a place to store their funds. One of the factors behind the transition of customers to using digital-based bank service facilities is due to the covid 19 pandemic. Where the spread of the covid 19 virus as of May 28 2020 reached 31,024 cases and has spread in 34 provinces in Indonesia.<sup>12</sup>

This led to the emergence of a large-scale social restriction policy that restricted activities outside the home. Even so, mobile banking, has proven capable of making smooth banking transactions easier and has many enthusiasts. Improvement of service users mobile banking is supported by the continued increase in customers in 2021, namely 11,021 customers.

## **Literature Review**

### ***Digital Islamic Network (DIN)***

Digital is a concept of understanding the development of the times towards technology and science, regarding something that is traditional to be modern. Digital is a complex electronic technology intended to meet the needs of all aspects of human life. Islamic or Islam in terms (terminology), Islam has the meaning of the name of a religion that has a

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<sup>10</sup> Charissa Kezia Rahmawati dan Bayu Arie Fianto, "Analisis Deskriptif Pada Dimensi Kualitas Layanan Mobile banking (M-Banking) Terhadap Kepuasan Nasabah Perbankan Syariah," *Jurnal Ekonomi Syariah Teori dan Terapan* 7, no. 6 (2020): 1118.

<sup>11</sup> Melayu S.P Hasibuan, *Dasar-Dasar Perbankan* (Jakarta: Bumi Aksara, 2006), hlm. 67.

<sup>12</sup> Ikfina Chairani, "Dampak Pandemi Covid-19 Dalam Perspektif Gender Di Indonesia," *Jurnal Kependudukan Indonesia* 2902 (2020): 39.

comprehensive system of worshipping Allah SWT by being revealed to humans through the Prophet Muhammad SAW.<sup>13</sup> According to KBBI network is an arrangement of communication components that are functionally related so as to provide clarity from start to finish, as well as factors that have an influence on the ongoing process of communication; the number of interrelated communication activities.<sup>14</sup> From this understanding, it can be concluded that the Digital Islamic Network is a flexible technological development that is based on Islamic teachings and is arranged in a clear and functional way.

Quoted from the website Bank Muamalat understanding Muamalat Digital Islamic Network itself is a service application mobile banking Bank Muamalat which provides easy access at various places and times flexible by customers and non-customers.<sup>15</sup> Mobile banking is a banking service that has more attractiveness for its customers because this service can make it easier for customers to carry out financial transaction activities and obtain information about their accounts simply by using a smartphone.<sup>16</sup> On the Muamalat DIN application (Digital Islamic Network) there are also services that make it easier for customers to find information on bank Muamalat products, branch office locations and ATMs, Islamic content (zakat calculator, daily hadith, qibla direction and prayer schedule), as well as a “contact us” service to make it easier for customers to convey problems or complaints they are experiencing.

Muamalat Digital Islamic Network Service makes it easier for customers to access various services from banking by simply using smartphone and making micropayments feel easy to be used.<sup>17</sup> The following types of services are available at Muamalat DIN (Digital Islamic Network) such as transfers between Muamalat, online transfers between banks, SKN, RTGS, payments, top-up, account opening online, and QRIS payments. The advantages of this application are visible new look (fresh look), biometric login (login with fingerprint more easy and safe), single portfolio view (making it easy for customers to see a summary of the entire portfolio at Bank Muamalat), smart transfer (a feature of saving account numbers that are often used as transfer destinations, making it more practical).<sup>18</sup>

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<sup>13</sup> Muhammad Alim, *Pendidikan Agama Islam Upaya Pembentukan Pemikiran Dan Kepribadian Muslim* (Bandung: Remaja Rosdakarya, 2011), hlm. 92.

<sup>14</sup> Tim Redaksi Kamus Bahasa Indonesia, *Kamus Bahasa Indonesia* (Jakarta: Pusat Bahasa, 2008), hlm. 569.

<sup>15</sup> Bank Muamalat, “Bank Muamalat,” <https://www.bankmuamalat.co.id/index.php/e-banking/muamalat-din-digital-islamic-network>.

<sup>16</sup> Wiji Nurastuti, *Teknologi Perbankan* (Yogyakarta: Graha Ilmu, 2011), hlm. 130.

<sup>17</sup> Annisa Fitri Iriani, “Minat Nasabah Dalam Penggunaan Mobile banking Pada Nasabah Bank Syariah Mandiri Kota Palopo,” *DINAMIS- Journal of Islamic Management and Bussines* 2, no. 2 (2018): 99–111.

<sup>18</sup> Muamalat, “Bank Muamalat.”

Chief Executive Officer (CEO) of Bank Muamalat Achmad Kusna Permana, emphasized that Muamalat DIN was made to provide services for customer needs when they want to carry out financial and non-financial transactions in real-time. With the various advanced and up-to-date features that have been provided, the CEO of Bank Muamalat hopes to optimize experience for customers. Muamalat Digital Islamic Network is also equipped with higher security to maintain the security of customer data. From a security point of view, it can be ascertained that it is guaranteed by the presence of technology biometric login and auto read OTP. When compared to the version of mobile banking before, Muamalat Digital Islamic Network has a variety of useful features for monitoring customer accounts. Single portfolio view presented in the Muamalat DIN application is all accounts owned by customers. New account opening online customers can also do it through the Muamalat DIN application. This application can also be used by non-customers of Muamalat bank, namely Islamic content features, such as a zakat calculator, determining qibla direction, and prayer schedules. The Muamalat DIN application service can be downloaded through the AppStore for iPhone users with a minimum version of iOS 12 and the Google Play Store for Android users with a minimum version of 6.0 (Marshmallow).

### **Service Quality**

Service can be interpreted as a business activity to serve the needs of others.<sup>19</sup> Service is an action given from one person to another, which has no form and does not result in ownership of anything.<sup>20</sup> In banking, communicating with customers either directly or indirectly is included in the range of services offered by banks.<sup>21</sup> Another meaning of service is an activity that is provided in an intangible nature and does not result in the ownership of something and its production may or may not be associated with a physical product.<sup>22</sup> Service quality can be interpreted as a way for consumers to feel satisfied and happy with the convenience provided by the company so that consumers can meet their needs. Service quality can also be interpreted

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<sup>19</sup> Tim Penyusun Kamus Pusat Bahasa, *Kamus Besar Bahasa Indonesia Edisi III* (Jakarta: Pusat Bahasa, 2008), hlm. 206.

<sup>20</sup> Iriani, "Minat Nasabah Dalam Penggunaan Mobile Banking Pada Nasabah Bank Syariah Mandiri Kota Palopo."

<sup>21</sup> Herry Achmad Buchory dan Djaslim Saladin, *Dasar-Dasar Pemasaran Bank* (Bandung: Linda Karya, 2006), hlm. 108.

<sup>22</sup> Melayu S.P Hasibuan, *Dasar-Dasar Perbankan*, hlm. 152.

as a consumer assessment of the features and superiority of a product or service in a comprehensive manner.<sup>23</sup>

The quality of service is one of the main determinants company in the field of services to a company's sales success. The quality of a business is often identified as good and not with the quality of a company's services. The better and more satisfying the service level of a company, the higher the quality of the company, and vice versa. One way that will support the success of a business in the service sector is by offering high quality services.<sup>24</sup> Service quality can be seen by comparing consumer perceptions of the services they receive with the services they expect.

A service process will be said to be of high quality if the service process uses five service quality indicators in evaluating service to its customers, namely as follows:<sup>25</sup>

- a. Tangible is a condition where the company is able to show its existence to outsiders. This is in the form of a manifestation of physical facilities and infrastructure companies.<sup>26</sup>
- b. Reliability namely the company is able to provide satisfying services in line with promises and can be trusted by customers.
- c. Responsiveness namely the company is able to offer fast, precise, and clear services to its customers.
- d. Assurance namely where the company is able to provide a sense of trust to customers. In terms of communication, credibility, security, competence, and courtesy.
- e. Empathy namely employees giving sincere and personal attention to customers by understanding customer needs.

## Method

A qualitative approach was chosen in this study with a qualitative descriptive that combines field study and literature study approaches. This type of research is descriptive qualitative, namely the problem-solving procedure is traced by describing the research subject

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<sup>23</sup> Putri Dwi Cahyani, "Tingkat Kepuasan Nasabah Terhadap Kualitas Layanan Perbankan Syariah di Yogyakarta," *Esensi* 6, no. 2 (2016): 151–162.

<sup>24</sup> Lupiyoadi, *Manajemen Pemasaran Jasa Teori Dan Praktik Edisi Pertama* (Jakarta: Salemba Empat, 2001), hlm. 142.

<sup>25</sup> N Nasution, *Manajemen Mutu Terpadu* (Jakarta: Ghalia Indonesia, 2001), hlm. 18.

<sup>26</sup> Nina Indah Febriana, "Analisis Kualitas Pelayanan Bank Terhadap Kepuasan Nasabah Pada Bank Muamalat Indonesia Kantor Cabang Pembantu Tulungagung," *an-Nisbah* 03, no. 01 (2016): 145–168.

at the present time based on the facts that appear or as they are.<sup>27</sup> Researchers conducted direct interviews to obtain valid information such as the leadership of Bank Muamalat Tulungagung, staff of Bank Muamalat Tulungagung, and customers using the services Digital Islamic Network (DIN). Researchers use primary data in the form of interviews with bank internal staff sources such as branch manager, supervisor, customer service as well as bank external parties, such as customers from Bank Muamalat Tulungagung. While secondary data was obtained from articles, journals, the official website of Bank Muamalat, and others related to information regarding the application Digital Islamic Network (DIN). Data collection techniques are carried out through observation, interviews, and documentation.

## Result and Discussion

### Digital Islamic Network (DIN) Usage Factors

The background usage mobile banking is the desire to get banking facilities that can provide benefits and convenience for its users. This is in accordance with the theory of Davis with a theoretical model Technology Acceptance Model (TAM) where user perceptions will determine attitudes toward the use of information technology which are influenced by expediency (usefulness) and ease of use (easy of use).<sup>28</sup> This TAM theoretical model provides a simple and powerful explanation regarding the acceptance of technology.<sup>29</sup> Bank Muamalat provides Muamalat services Digital Islamic Network to make it easier for customers to make transactions. The use of Muamalat Digital Islamic Network aims to accelerate and provide accurate information and service improvement.

Based on the data that researchers got, the use of mobile banking at Bank Muamalat Tulungagung can be analyzed as follows:

#### 1. Easy to learn

Use of Muamalat Digital Islamic Network It should be easy for customers to learn and understand. Services that facilitate activities in the digital era, will provide opportunities for customers to look. Someone can easily operate technology if there is self-confidence that the

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<sup>27</sup> Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif Dan R&D* (Bandung: Alfabeta, 2019), hlm. 123.

<sup>28</sup> Putu Ayu Mira Witriyanti Wida, Ni Nyoman Kerti Yasa, dan I Putu Gde Sukaatmadja, "Aplikasi Model TAM (Technology Acceptance Model) Pada Perilaku Pengguna Instagram," *Journal of Organizational and End User Computing* 16, no. 1 (2004): 59–72.

<sup>29</sup> Hanif Astika Kurniawati, Alfi Arif, dan Wahyu Agus Winarno, "Analisis Minat Penggunaan Mobile banking Dengan Pendekatan Technology Acceptance Model (TAM) Yang Telah Dimodifikasi," *e-Journal Ekonomi Bisnis dan Akuntansi* 4, no. 1 (2017): 24.



technology is easy to use, and vice versa.<sup>30</sup> In its use, Muamalat Digital Islamic Network can be easy to operate. This is in accordance with what was expressed by Refina Azzahra as a user of the Muamalat Digital Islamic Network. It has been explained that its use makes it easier for customers to learn where the processes in registration and transactions are presented in a clear and directed manner so that it makes it easy for customers to learn.

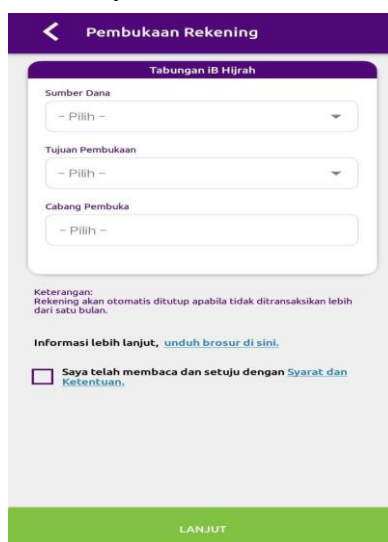


Figure 1

**Illustration of an account opening display on the application** (Authors, 2023)

## 2. Easy to use

Mobile banking was created to provide convenience to its customers in transactions. Mobile banking is said to be easy in the process of use if the customer can use the application to make a transaction.<sup>31</sup> Muamalat Digital Islamic Network is targeted to be able to provide services that are comfortable and not complicated for its customers.<sup>32</sup> As expressed by Arinhatul Faiza a user of the Muamalat application, In the Muamalat Digital Islamic Network has financial transaction features that are easier to use, for example for balance checking transactions which can be viewed directly on the homepage and features that are supported by images so that customers can easily use them and provide qibla directions, prayer times and we can set aside money for alms which makes this application more Muslim friendly.

<sup>30</sup> Jogiyanto, *Sistem Informasi Keperilakuan* (Yogyakarta: Andi, 2007), hlm. 115.

<sup>31</sup> Hans Setiawan Theriady dan Dahlia Br Ginting, "Analisis Pengaruh Persepsi Teknologi Informasi, Resiko, Kepercayaan Dan Fitur Layanan Terhadap Minat Ulang Nasabah Dalam Menggunakan E-Banking," *Journal of Chemical Information and Modeling* 53, no. 9 (2015): 1689–1699.

<sup>32</sup> Ahmad Takdir, "Inovasi Keuangan Digital Islamic Network (DIN) Terhadap Optimalisasi Pelayanan Jasa Perbankan Di Era Digital (Studi Kasus Bank Muamalat)," *Islamic Banking and Finance* 1, no. 2 (2021): 103–118.

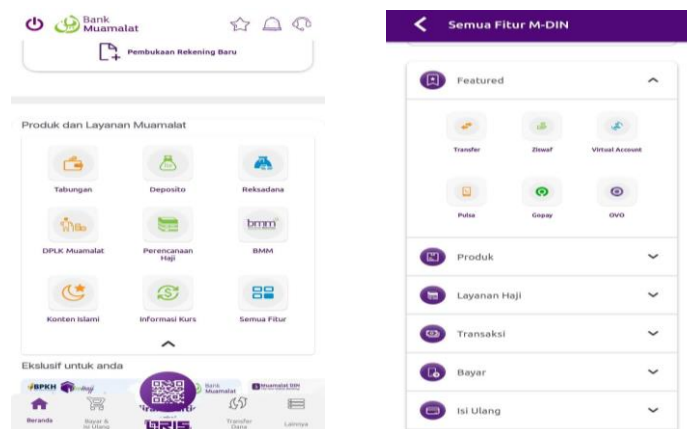


Figure 2

**Illustration of the features of the Muamalat Digital Islamic Network** (Authors, 2023)

### 3. Timeliness

Muamalat Digital Islamic Network can be used anywhere 24 hours either for transactions or submitting problems or complaints. This provides benefits for customers because it can be more effective and time efficient without having to queue to visit the bank in person. From the results of interviews with several informants, one of the factors for using this service is to streamline the customer's time. Muamalat Digital Islamic Network can assist customers in transacting at various times and places. This is in accordance with what was expressed by Dio Heksa as a user of the Muamalat Digital Islamic Network, this application is very helpful in terms of performance in main transactions, no longer needing to queue to get the desired service.

### 4. Clear and understandable

A banking service must be clear and understandable. Here it is meant that as application users, customers must get clarity from a transaction process that they carry out. This is in accordance with what was expressed by Nur Lailatul Rohma regarding the use of Muamalat Digital Islamic Network in every transaction the customer gets a notification for the clarity of a successful transaction or not. Where it is very important to give confidence in the use of the application to each customer.



**Figure 3**  
**Illustration of transaction in the application (Authors, 2023)**

### **Roles Of Digital Islamic Network (DIN)**

Service quality can be interpreted as a way for consumers to feel satisfied and happy with the convenience provided by the company so that customers can fulfill their needs as a customer assessment of the features and superiority of a product or service as a whole.<sup>33</sup> In marketing, Bank Muamalat Tulungagung offers its services by offering directly to customers who come to open a savings account or offer explanations regarding the programs in the Muamalat Digital Islamic Network through socialization. Based on interviews conducted by researchers with Mr. Joko Saputra Branch Manager from Bank Muamalat Tulungagung that in marketing the Digital Islamic Network service program, Bank Muamalat Tulungagung uses direct offers to customers who come to the bank, creates advertisements, both printed and printed digital, as well as socialization in public places.

Muamalat Digital Islamic Network service role is very important to improve the best service to customers at Bank Muamalat Tulungagung because in practice it can be done automatically so customers can use the service anywhere and anytime. Customers also feel the real role of the Muamalat Digital Islamic Network application when entering 2021 where covid cases show a continuous increase which forces customers to do activities at home following government regulations. The existence of these services makes it easier for customers to receive quality and professional services. Mobile banking is very closely related to ease of use, trust, usability and quality of the service itself.

<sup>33</sup> Cahyani, "Tingkat Kepuasan Nasabah Terhadap Kualitas Layanan Perbankan Syariah di Yogyakarta."

Islam teaches us to provide the best in the form of goods or services by providing quality. This is in accordance with the word of Allah SWT in QS Al-Baqarah: 267.

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ ۖ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ

بِأَخْذِهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ ۗ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ ۚ

*“O believers! Donate from the best of what you have earned and of what We have produced for you from the earth. Do not pick out worthless things for donation, which you yourselves would only accept with closed eyes. And know that Allah is Self-Sufficient, Praiseworthy.”*<sup>34</sup>

In the interpretation of Al-Azhar, people who have faith should be gentle in their feelings and understand the feelings of others. In accordance with the word of Allah, “O believers! Donate from the best of what you have earned and of what We have produced for you from the earth.” The first thing to emphasize in this verse is that a believer always tries and does not like to be idle or waste time. Then explained again about the good results. To weigh what is good and what is a bad gift that is reprehensible, you are told to measure yourself by the way when you yourself receive gifts from others.<sup>35</sup>

“Do not pick out worthless things for donation, which you yourselves would only accept with closed eyes.” It means that when giving things to others, assess and measure for yourself how we feel if we are given something like that? Are you happy to accept or do you accept only because you have to.

Based on this interpretation, it is explained that in providing a service one should not be picky and must provide the best, those who are happy to use it and are happy to give it. This is either in the form of goods or services by providing something of quality.

Improving the quality of service carried out by Bank Muamalat is one of their commitments to providing the best service to customers. The Muamalat Digital Islamic Network application is a form of realization of the promise of convenience that customers can feel wherever and whenever they need it. A service is said to be satisfactory if it exceeds customer expectations. To achieve a quality service process, Bank Muamalat Tulungagung uses five service quality concepts in evaluating Muamalat Digital Islamic Network services, namely as follows:

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<sup>34</sup> Departemen Agama Republik Indonesia, *Al-Quran Dan Terjemahannya Juz 1-30 Edisi Baru* (Surabaya: Pustaka Agung Harapan, 2006), hlm. 56.

<sup>35</sup> Hamka, *Tafsir Al-Azhar: Jilid 1 Diperkaya Dengan Pendekatan Sejarah, Sosiologi, Tasawuf, Ilmu Kalam, Sastra, Dan Psikologi* (Jakarta: Gema Insani, 2017), hlm. 537.

1. Improving tangible to customers

Improving services at Bank Muamalat Tulungagung is provided through improving service quality by doing updates from the previous Mobile Muamalat to become Muamalat Digital Islamic Network. This is in accordance with what was expressed by Mr. Joko Saputra as Branch Manager from Bank Muamalat Tulungagung the existence of Muamalat Digital Islamic Network as an implementation bank in the era of banking digitalization.



Figure 4

**Illustration Mobile Muamalat vs Muamalat Digital Islamic Network** (Authors, 2023)

Muamalat Digital Islamic Network which is a refinement of the Mobile Muamalat by providing additional service facilities that make it easier for customers to make transactions such as viewing account information, making transfers, payment transactions, purchase transactions, QRIS payments, finding the nearest branch office location, and online account creation. In line with what Refina Azzahra and Arinhatul Faiza feel as customers of using Muamalat Digital Islamic Network provides a statement regarding the ease of making an account, the ease of transactions, and the effectiveness of its use.

2. Improve the reliability of the Muamalat application

Increased reliability as a form of satisfactory service is shown by Bank Muamalat Tulungagung by carrying out various methods. System glitches are rare errors on the Muamalat Digital Islamic Network as stated by Nur Lailatul Rohma is one way to improve the principle of reliability. As the results of the interview with Mr. Joko Saputra as Branch Manager from Bank Muamalat Tulungagung where the way to provide services to these customers is through an upgrade system mobile banking. Upgrade system mobile banking is done by providing up-to-date features such as QRIS, electronic money top-up, and so on. This is in accordance with the needs of customers where banks can provide financial transaction services online without the need to meet the customer face to face.

3. Improve responsiveness

Improving the quality of Bank Muamalat's responsiveness can be seen in terms of service delivery by creating a friendly and warm atmosphere to create customer loyalty. As conveyed by Mrs. Dina Ayu Mahardika as customer service from Bank Muamalat Tulungagung that Bank Muamalat launched the Muamalat Digital Islamic Network application as a form of improving the quality of service to customers. As revealed by Nur Lailatul Rohma where the application is to streamline customer work and to respond to complaints experienced when customers make transactions online namely the availability of the SalaMuamalat assistance service which is used to respond quickly to complaints or problems experienced by customers. So that in the operation of mobile banking, customers no longer need to worry if they experience problems in transactions or using applications.

4. Giving assurance of the safety of using the application

Banking financial applications must be able to guarantee the security and confidentiality of customer data. This is done so that customers feel safe and confident to save their money in the bank concerned. The is sense of security provided by Bank Muamalat in terms of using the application seen from the increase in the version of the application update which is accompanied by a security feature biometric login and auto read OTP. Supported by a statement from Refina Azahra regarding Muamalat Digital Islamic Network guarantee the confidentiality of personal data and maintain customer privacy by providing a balanced display that can be hidden, usage password when opening applications and security features using fingerprints.

5. Increases empathy to Muamalat application users

There is empathy for Bank Muamalat with the Muamalat Digital Islamic Network evidenced by the existence of a way to withdraw cash through an application that can be done at shopping outlets such as Indomart. Other evidence is also from the results of observations of researchers which state that Bank Muamalat Tulungagung serves customers through branch offices, payment points, and customer visits. In an interview by Mr. Joko Saputra as Branch Manager from Bank Muamalat Tulungagung also explained that if there were customers who wanted to register for mobile banking this can be done at a branch office or when a bank employee visits a customer so that later they can be assisted in the registration process.

## **Conclusion**

Based on the results of the research it can be concluded that the factor of use of Digital Islamic Network at Bank Muamalat Tulungagung was motivated by the desire to obtain

banking facilities that could provide benefits and convenience to its users. The Muamalat Digital Islamic Network is easy to operate, more effective and time efficient as well as Muslim friendly for customers. While the role of Digital Islamic Network (DIN) at Bank Muamalat Tulungagung, namely to provide convenience for customers in receiving quality and professional services. By realizing the effectiveness and efficiency of banking services to customers who use Muamalat Digital Islamic Network (DIN). This is evidenced by Muamalat Digital Islamic Network (DIN) plays a role in improving the quality of service towards providing easy service to customers, time efficiency, providing security guarantees for customers, and providing service satisfaction to customers.

Based on the description of this conclusion for further researchers should use other methods so as to provide different research results. Further research can be carried out by adding customer satisfaction data from other types of banking as a service comparison. Future research can also continue this research in other cities with more specific samples such as students, employees, and entrepreneurs.

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