

ANALYSIS OF THE IMPACT OF FINTECH ON INNOVATION PRODUCTS IN BANK SYARIAH INDONESIA (BSI) IN THE DIGITAL ECONOMY ERA

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Abstract

This study aims to analyze the impact of financial technology on product innovation at Bank Syariah Indonesia (BSI) to support operational transformation in the digital economy era. Using a qualitative approach, the research employs documentation analysis, literature review, and in-depth interviews with BSI customers. The main focus is to evaluate how fintech integration improves services, operational efficiency, and BSI's competitiveness as an Islamic financial institution. The findings reveal that fintech plays a significant role in the digitalization of BSI's services, such as mobile banking, app-based payments, and digital financing, which have led to enhanced operational efficiency, broader accessibility to Islamic financial services, and increased convenience for customers. These innovations enable BSI to cater to a larger customer base while providing a seamless, user-friendly experience. However, the study also identifies several challenges that need addressing. These include limited network infrastructure in some areas, the need for further enhancement of digital service features, and the strengthening of data security measures to protect customer privacy. In conclusion, the integration of fintech at BSI has a notably positive impact on service quality and the bank's competitiveness in the modern banking landscape. BSI has great potential to meet the increasingly complex and dynamic needs of its customers. Fintech not only serves as a transformative tool but also as a key foundation to drive Islamic financial inclusion in Indonesia. This also strengthens BSI's position as a leader in the Islamic banking industry in the rapidly growing digital economy era, while creating sustainable and inclusive economic value.

Keyword: Bank Syariah Indonesia, Digital transformation, Fintech, Innovation, Islamic Banking

Introduction

The financial services industry has produced various innovations along with the advancement of digital technology, offering significant growth potential in the economy and providing benefits to society. One of the innovations that has emerged is financial technology, or what is commonly known today as fintech. According to the National Digital Research Centre (NDRC), Financial Technology is an innovation in financial services that integrates technology into the financial sector (Latifah & Abdullah, 2022). The concept of fintech has existed since the 2.0 industrial revolution, but its development accelerated during the 3.0 era, from 2008 to the present (Ana Toni Roby et al., 2020). Currently, fintech is regulated by various legal regulations, one of which is the Financial Services Authority Regulation (FSAR) Number 03/POJK.02/2024 concerning the Implementation of Financial Sector Technology Innovation (FSTI).

The development of fintech over time has shown increasingly massive growth. This growth is driven by a generation with significant potential in the economic market (Gabriele Lailatul Muharromah, 2024), as well as the significant impact of the pandemic, which has changed the situation in the financial sector in recent years. Fintech provides financial alternatives that are faster, more efficient, and more flexible, which attracts public attention and creates competition across various financial sectors, including banking (Khairunnisa, 2024). On the other hand, Xavier revealed that the use of information technology in the financial sector has made a substantial contribution to the development of the financial sector, including banking (M Arief Rahman & Kenny Astria, 2023). In this sector, fintech affects various aspects, such as financial services, operational efficiency, and accessibility. Additionally, fintech also brings challenges to digital banking, which currently plays an important role in enhancing financial inclusion (M Arief Rahman & Kenny Astria, 2023).

Banking is a financial institution tasked with collecting funds from the public, who act as customers, and then redistributing those funds back to the community (Mawarni & Fasa', 2021). Sudarsono defines Islamic Banks as financial institutions that manage financing and other financial

services based on Islamic principles (Khairunnisa, 2024). One of the main characteristics of Islamic Banks is that their operations and products are interest-free, in order to avoid the element of usury (riba), which is considered forbidden. In the Islamic banking system, money functions as a medium of exchange, not as a commodity for trade (Khairunnisa, 2024). This characteristic provides certain advantages to Islamic banking, especially in operational aspects that are conducted in accordance with Islamic principles (Ahla, 2022).

The services developed by fintech embrace the concept of disruptive innovation. This disruptive innovation introduces new business models that offer practical services, easy access, cost-effectiveness, and comfort for users (Arinal Rahmawati, 2022). Initially, financial technology or Financial Technology (Fintech) operated within the framework of conventional financial systems. However, over time, Fintech has gradually started integrating into the Islamic finance system (Agung Budiman et al., 2024). According to data from the Indonesian Fintech Association (AFTECH), by the end of 2022, there were 366 entities registered as members of AFTECH (Indonesian FinTech Association, 2023). Meanwhile, data from the Financial Services Authority (OJK) as of July 2024 recorded 98 fintech lending companies, consisting of 91 conventional companies and 7 Islamic companies. Although the number of fintech companies fluctuates over time, the number of Islamic fintech companies remains consistent at 7 (OJK, 2024). The presence of fintech in the financial industry brings both challenges and opportunities for the banking sector, particularly Islamic banking. From one perspective, fintech has the potential to reduce the market share of traditional banking, prompting banks to adapt to the development of this financial technology. However, from another perspective, fintech can also enhance the efficiency, accessibility, and inclusivity of Islamic banking services (Mulyana et al., 2024). This situation naturally raises a number of crucial questions regarding the impact of fintech on innovation in banking in Indonesia, especially Islamic banking. Therefore, this study aims to:

1. Examine the types of innovations made by Bank Syariah Indonesia in response to the disruption of fintech.
2. Analyze the challenges in integrating fintech solutions into innovative products in Islamic banking.
3. Examine the perspectives of customers on the fintech innovations applied to Islamic banks.

Methods

This study uses a qualitative approach with several data collection methods, namely documentation, literature review, and interviews.

1. Documentation

Documentation is a data collection method from various supporting documents, such as company reports, government reports, etc. (Muhammad Ma'ruf, 2021). In this study, the data will be taken from the annual reports of Bank Syariah Indonesia (BSI) and the annual data of the Financial Services Authority (OJK). This technique aims to identify and analyze the development of product innovation in the Islamic banking sector influenced by the presence of fintech.

2. Literature Review

The literature review is a data collection method conducted by analyzing and interpreting information from various written sources related to the research topic (Agung Budiman et al., 2024). This technique aims to explore the relevant conditions and situations, as well as trace concepts, theories, and previous findings regarding the impact of fintech on product innovation in the Islamic banking sector.

3. Interviews

Interviews are conducted to collect primary data on customer perceptions of fintech innovative products at Bank Syariah Indonesia (BSI). The interview results will provide a deeper perspective on the experiences and preferences of customers regarding fintech products in Islamic banking.

The collected data will be analyzed and presented descriptively to illustrate the impact of fintech on product innovations developed at Bank Syariah Indonesia (BSI), as well as customer perceptions of the outcomes of that impact.

Result and Discussions

Technology continues to experience rapid development every year in various fields, including the financial sector through Financial Technology (Fintech). Fintech is an innovation in financial services that

has experienced significant growth (Agung Budiman et al., 2024). According to data from the Indonesian Fintech Association (AFTECH), by the end of 2022, there were 366 entities registered in this association (Indonesian Fintech Association, 2023). AFTECH itself is a collaboration platform for fintech service providers, aimed at working together with various stakeholders to create new innovations and enhance the competitiveness of the fintech industry in Indonesia (Agung Budiman et al., 2024).

From an Islamic perspective, fintech products are permissible as long as they meet the provisions of a sharia contract (Muhammad Ma'ruf, 2021), which can be analyzed based on two fatwas issued by the Indonesian Ulema Council (MUI). The Fatwa on Sharia Electronic Money No. 116/DSN-MUI/IX/2017 and the Fatwa on Information Technology-Based Financing Services According to Sharia Principles No. 117/DSN-MUI/IX/2018. The Fatwa DSN MUI No. 117/DSN-MUI/II/2018 explains that "The fintech service models permitted in sharia are as follows: accounts receivable financing, procurement financing for third parties, financing for the procurement of goods for online business actors, financing for goods procurement through payment gateways for online sellers, and financing for employees" (DSN-MUI, 2024).

The Islamic perspective on fintech encourages Islamic banking to adopt fintech as a contribution to advancing global technology and modern innovation. The role of AFTECH is crucial in supporting various financial institutions, including Islamic banking, in developing innovations that involve technology (Agung Budiman et al., 2024). In Islamic banking, fintech plays a significant role in enhancing accessibility, efficiency, and providing financial solutions based on Sharia principles (Setiawati et al., 2024). Although fintech has long been present in this sector, Bank Syariah Indonesia only began adopting fintech in 2021, since the bank was established (Bank Syariah Indonesia, 2023). The presence of fintech encourages digital transformation in Islamic banks, where digital technology is integrated into operations, services, and business processes in accordance with Sharia principles (Shabri et al., 2020).

In recent years, the adoption of technology in Islamic banking operations has brought significant changes, particularly in improving efficiency, accessibility, and the quality of services provided (Arinal Rahmati & Azharsyah Ibrahim, 2022). One of the outcomes of this digital transformation is the creation of mobile banking applications and online banking platforms (Setiawati et al., 2024). Currently, the digital revolution is a key topic in the banking industry, where digital disruption has changed the business and financial transaction paradigms (Shabri et al., 2020). Banking institutions are required to understand the value of the digital revolution, where traditional operational models in physical branches are no longer in use (Nguyen et al., 2020). According to data from Indonesia.id (2021), Indonesia ranks second globally as the largest user of digital banking services, with a penetration rate of 24.9%, which is projected to increase to 39.02% by 2026.

Innovative Technology-Based Products in Bank Syariah Indonesia (BSI) Services

The various digital products introduced by Bank Syariah Indonesia (BSI) are tangible evidence of the presence of fintech as a form of disruption in the Islamic banking sector. These products are designed to simplify transactions and enhance the efficiency of Sharia-based banking services (Ardianto et al., 2024). Some of the main products developed by BSI include (Bank Syariah Indonesia, 2023):

1. **BSI Mobile:** BSI Mobile is a digital platform that allows customers to conduct online transactions via mobile devices. The app was officially launched on February 1, 2021, and is designed to make it easier for customers to perform various financial activities, religious practices, and other social activities with functional features (Lutfiah et al., 2022). Through BSI Mobile, customers can open accounts online, buy gold starting from Rp50,000 through the "Solusi Emas" feature, withdraw cash without a card at ATMs, and purchase deposits directly through the app.
2. **BSI QRIS:** BSI QRIS is a transaction service that uses QR code scanning based on the QR Code Indonesia Standard (QRIS) by Bank Indonesia.
3. **BSI Debit Card:** BSI Debit Card is an ATM card launched by Bank Syariah Indonesia for use in transactions at ATM machines and EDC devices, both in the GPN network and internationally (Visa).
4. **BSI Debit OTP:** BSI Debit OTP is a card-based transaction service, where each transaction requires an OTP code as a replacement for the PIN.
5. **BSI Aisyah:** BSI Aisyah is an interactive assistant service from Bank Syariah Indonesia designed to provide information about products, services, and the latest promotions from the bank.
6. **BSI JadiBerkah.id:** This is a crowdfunding platform dedicated to social fund collection.
7. **BSI Net:** BSI Net is a transaction service that allows users to perform mass transfers and monitor transactions in real time.

8. BSI API Platform: This is an open banking service website designed to facilitate collaboration between Bank Syariah Indonesia services and applications launched to simplify transactions for customers.
9. BSI Payment Point: BSI Payment Point is a payment transaction service that can be made at every BSI branch or ATM. Payments can be made via debit account or in cash.
10. BSI Smart Agent: BSI Smart Agent is an office-less financial service launched by BSI to provide banking and other financial services without the need for an office network. This service is operated through collaborations with third parties and supported by information technology.

Benefits of Fintech in Enhancing Islamic Banking and Finance

Currently, technological advancements and globalization have become key pillars in supporting the financial sector in collaboration with digital innovation. This collaboration has proven to be successful, with a total transaction value reaching 1.7 trillion dollars in 2020 (Ana Toni Roby et al., 2021). Furthermore, the development opportunities of fintech within the Islamic banking and finance sector can also serve as a marketing effort that aligns with Islamic financial values (M Arief Rahman & Kenny Astria, 2023). The following are some of the benefits brought by fintech in the Islamic banking and finance sector:

1. Financial Services Renewal
The most significant impact of integrating fintech into the banking sector is the creation of innovative financial products that effectively simplify services for customers. Fintech facilitates more practical and efficient financial transaction services for customers (Setiawati et al., 2024). Over time, fintech has introduced various innovations such as digital banking, e-wallets, and peer-to-peer lending, which are adapted to comply with Islamic principles (Adi Nur Rohman, 2023). Furthermore, fintech plays an important role in transforming traditional financial services into digital.
2. Operational Efficiency
The presence of fintech has significantly improved operational efficiency in Islamic banking. Technologies like process automation, data analysis, and artificial intelligence reduce the need for physical branch visits, cutting operational costs (M Arief Rahman & Kenny Astria, 2023). These innovations also enhance task accuracy and reduce reliance on human labor and physical resources (Sadiqin et al., 2024). Investments in security, digital infrastructure, and analytics further contribute to efficiency (Setiawati et al., 2024). Banks investing in technology improve service speed, attract more customers, and enhance satisfaction. However, effective risk management is essential to avoid cybersecurity issues (Sadiqin et al., 2024). Research shows that higher digital service usage and financial tech investments lead to lower operational cost-to-income ratios, improving bank competitiveness and sustainability (Muhammad Ma'ruf, 2021).
3. Accessibility
The presence of fintech in the banking sector has addressed various challenges in traditional banking that limited access to financial services. Fintech has expanded the customer base, reaching those previously difficult to serve by conventional banks, such as people in remote areas or individuals with physical disabilities (M Arief Rahman & Kenny Astria, 2023). Now, banking services can be easily accessed through smartphones or computers, allowing customers to obtain financing, make transactions, and manage their finances more efficiently (Setiawati et al., 2024). This increased accessibility supports broader financial inclusion, offering more opportunities for people to access banking services.
4. Increased Transparency
The integration of fintech into Islamic banking and financial institutions can enhance their performance while adhering to Islamic principles. Blockchain technology used in fintech has the potential to improve transparency in Islamic financial transactions (Bahanan et al., 2023). With a decentralized transaction record system verified by a network, the recorded information becomes more transparent, reducing the potential for fraud and data manipulation (Setiawati et al., 2024).

Challenges of Financial Technology in Islamic Banking

1. Data Security Risks
As digital transactions increase, Bank Syariah Indonesia (BSI) faces growing data security risks, including personal data theft and cybercrime. In 2023, BSI struggled with system stability,

- highlighting the need for stronger security systems and enhanced "three-in-one" capabilities (M Arief Rahman & Kenny Astria, 2023; Bank Syariah Indonesia, 2023).
2. **Regulatory Compliance**
BSI must adapt to complex and changing regulations, such as the 2023 interest rate hike by Bank Indonesia, which affects liquidity and digital transaction financing. Compliance with these regulations remains a challenge for fintech-based operations (Mulyana et al., 2024; Bank Syariah Indonesia, 2023).
 3. **Customer Adoption Rates**
BSI faces difficulties educating customers, especially older individuals or those in rural areas, on using digital applications. Developing effective strategies to improve customer understanding of fintech is crucial (Nurul Kholifah & Very Andrianingsih, 2020).
 4. **Technological System Adjustments**
BSI must constantly innovate and improve its IT systems to meet customer demands for speed, ease, and security in digital transactions. This requires enhancing IT capabilities, standardizing processes, and investing in skilled human resources (Bank Syariah Indonesia, 2023).

Customer Satisfaction and Loyalty in Banking and Fintech Services

According to Musqari, service quality is the gap between customer expectations and the actual service they experience (Khairunnisa, 2024). Parasuraman identifies five key indicators that consumers use to assess service quality (Khairunnisa, 2024), as follows:

1. **Tangibles:** Refers to the company's ability to demonstrate its presence, including the physical condition of facilities and the company's environment.
2. **Reliability:** Refers to the company's ability to provide services accurately and dependably, including timeliness, consistency, attention to detail, and friendly service.
3. **Responsiveness:** Refers to the company's ability to respond quickly and accurately to customer needs, providing clear information and avoiding delays or uncertainty.
4. **Assurance and Certainty:** Refers to the competence, courtesy, and credibility of employees in building customer trust, including security, expertise, and effective communication.
5. **Empathy:** Refers to the company's ability to understand specific customer needs, enabling employees to provide personal attention and fulfill those needs effectively.

Perception of Customers Towards BSI's Fintech Innovation

Based on interviews with several Bank Syariah Indonesia (BSI) customers who have been using the services since 2020, the following key findings were observed regarding BSI's fintech innovations:

Most respondents gave positive feedback about the digital services provided by BSI. They mentioned that the fintech innovations significantly helped streamline banking transactions, saving time and effort as they no longer had to visit bank branches. One respondent highlighted the practicality of the BSI Mobile app, which offers a range of useful features, allowing financial transactions to be completed within a single app easily. However, while the majority were satisfied, some respondents felt that the BSI mobile banking features were incomplete. They also noted issues with unstable network connections and difficulty finding BSI ATMs in certain locations.

When asked about the advantages of BSI's fintech services over conventional banks, most respondents pointed out that BSI offers Sharia-based digital financial services, which are not available in conventional banks. For example, the BSI Mobile app includes features like qurban savings, hajj and umrah services, pawn, e-gold installment, as well as prayer and charity reminders. These features make it easier for customers to carry out religious activities in line with Sharia principles, which they viewed as added value not found in conventional banks. In terms of security, respondents felt confident in the protection provided by BSI for their data and transactions. Each transaction was accompanied by notifications that ensured a sense of security. Data privacy and identity protection were also seen as well-maintained. However, some respondents mentioned areas for improvement. The most frequent concern was the performance of the BSI Mobile app, especially with transaction services that occasionally did not function smoothly. Some respondents suggested simplifying the app's interface for easier use and integrating it with more e-commerce platforms to support payments via BSI. They also recommended expanding the BSI ATM network, as the number of available ATMs was still limited.

Overall, despite some limitations, respondents expressed satisfaction with BSI's fintech services. They appreciated the strength of the products and the security system in place. However, they hoped for

continued development of the services, especially in updating BSI Mobile. They hoped BSI would further enhance its products and services using the latest technology to reach a broader customer base. Additionally, they expected BSI to strengthen its position as a leader in the Sharia banking sector in Indonesia by improving the quality and simplifying the fintech services offered.

Conclusion

Based on the research findings, the adoption of fintech in the operational activities of Sharia banking, particularly at Bank Syariah Indonesia (BSI), has had a substantial impact on improving efficiency, accessibility, and service quality. The transformation from traditional banking to digital banking through various fintech products such as BSI Mobile, BSI QRIS, and BSI Debit Card has shown significant progress in the Sharia banking sector. The benefits derived from the adoption of fintech include financial service innovation, operational efficiency improvement, expanded accessibility, and enhanced transparency. However, several challenges remain, such as security and data protection risks, regulatory compliance, customer adoption rates, and technology system adjustments. Interviews with customers revealed that BSI's fintech products have simplified banking transactions, although there are still issues related to incomplete features, unstable networks, and limited integration with other platforms. BSI's fintech strengths lie in the application of Sharia principles, distinguishing it from conventional banks, as well as features that cater to the needs of the Muslim community. Transaction security is also considered to be adequate. Overall, while there are areas for improvement, customers are satisfied with the service quality provided and hope that BSI will continue to innovate to enhance the quality of its products and services.

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