

The Credibility of Reviews and Responses on Transaction Safety with a Dual Approach: Protecting Customer Transactions during the Covid-19 Pandemic

**Januar Eko Aryansah¹, Muhammad Nur Budiyanto², Annada Nasyaya³,
Putri Uzdah Wulandari⁴, Safa Anggreta⁵**

¹Ilmu Administrasi Publik, Fakultas Ilmu Sosial dan Ilmu Politik, Universitas Sriwijaya
(email: januareko@fisip.unsri.ac.id)

²Ilmu Administrasi Publik, Fakultas Ilmu Sosial dan Ilmu Politik, Universitas Sriwijaya
(email: nurbuidyanto@fisip.unsri.ac.id)

³Ilmu Administrasi Publik, Fakultas Ilmu Sosial dan Ilmu Politik, Universitas Sriwijaya
(email: nnadanasyaya@fisip.unsri.ac.id)

⁴Ilmu Administrasi Publik, Fakultas Ilmu Sosial dan Ilmu Politik, Universitas Sriwijaya
(email: putriuzdahw7@gmail.com)

⁵Ilmu Administrasi Publik, Fakultas Ilmu Sosial dan Ilmu Politik, Universitas Sriwijaya
(email: safaanggreta30@gmail.com)

Abstract

The establishment of the transaction safety program with the spirit of change made Bank Syariah Indonesia (BSI) gain widespread raising attention. This is evident from the author's observations and interviews with bank employees regarding the age range of the customer, which is 5-80 years. As a result, the author questions "what lies behind" the extremely high level of public confidence in the bank. It turned out that this occurred as a result of BSI using webform and BSI Mobile as transaction tools. This is what the BSI version of the transaction safety program means. The change made is very significant by switching the transaction system from a paper-based to a paperless one. Through a dual approach of Critical Discourse Analysis (CDA) and corpus linguistics, 100 comments were collected from the BSI Mobile application on the Play Store. In addition, interviews with BSI customers and direct observations of nearby BSI branches were carried out. The study's findings suggest that BSI's transaction safety program is a digital-based system that includes a website called the BSI webform and an application called BSI Mobile. By implementing a learning-by-doing system and ensuring perfect digital transaction systems, safety transactions are developed and put into practice. The program is routinely upgrading applications and websites and there is online learning about the system that has been upgraded. Therefore, bank employees must be adaptable to provide maximum service.

Keywords:

corporate; corpus; safety transaction

Introduction

Many human endeavors cannot be conducted as usual because of the Covid-19 pandemic that hit the world. Seeking solutions to and ways around the issues brought on by the COVID-19 pandemic must be a struggle for every nation in a variety of sectors. Community activities have been hampered in a number of sectors by the Policy for the Restrictions on Community Activities (PPKM) in 2021 (Shofiana, 2020). Shopping or economic activities, for instance, leave people perplexed about how to adapt to an unprecedented level of change (Soleha, 2020). As time goes by, the development of information technology is increasingly rapid and indispensable, everyone in every sector needs to start considering how to use technological advancements to increase consumer networks in the age of globalization (Chen et al., 2020).

Corporate Governance (CG) is a system carried out by the supervisory board that links mechanisms and structures to control an organizational manager (Cahya, 2009). In other words, corporate governance serves as proof and a means of persuading investors that management control over decision-making is necessary to raise the level of performance in the organization (Asensio-lópez, 2019). Islamic banks are created through a conversion process in which the conversion from conventional banks to Islamic banks is done formally and legally at the time of the process. Based on the comprehensively established rules and procedures by the bank, the conversion of a conventional bank into an Islamic bank is seen as a mechanism for change. In Indonesia, the adoption of corporate governance increased significantly from 2012 to 2015, by 44.8% (Putra et al., 2019). This rise was brought on by the regulation of corporate governance, which incites companies to further enhance corporate governance. A circular on the Implementation of Corporate Governance by Bank Indonesia No. 8/4/PBI/2006 was released by the government on January 30, 2006, giving every banking organization in Indonesia an urgency to improve corporate governance. Then the government strengthened its order by issuing Financial Services Authority (OJK) Regulation Number 55/POJK.03/2016, which incorporates guidelines for the Corporate Governance of banking in Indonesia issued by the National Committee for Governance Policy and regulations for the implementation of Corporate Governance for commercial banks (KNKG).

One of the newest state-owned banks, Bank Syariah Indonesia (BSI), was created as a result of the integration of three Islamic banks in Indonesia. It aims to boost national

economic growth and advance a more progressive, global, and digital society (Romadhon & Sutatri, 2021). The fact that the agency is new does not reduce its competitiveness. Elevating transaction safety to a superior system, encourages them to expand even further. The web form and the BSI Mobile application are the two tools for transaction safety. Both tools are brand-new technological innovations. (BSI, 2021).

To solve a problem that affects an individual or groups, innovation in all spheres of life is crucial. Oktaviani (2021) describes that public innovation is required to improve people's welfare, and innovations must be superior to existing ones and have greater benefit value. To prevent innovations from simply replacing older ones and to enable the process of switching systems, good innovations must also have the opposite nature or include updates with the older ones.

Through the use of technology and innovation in service delivery, BSI developed a digital-based transaction safety system to determine the best approach for creating a transaction safety system and implementing transaction safety program management as a type of digital-based service to resolve customer transaction issues quickly, responsively, and without face-to-face interaction. Therefore, the government presents Bank Syariah Indonesia (BSI), a sharia-based bank in Indonesia, through SOEs. According to Islamic teachings, BSI's role is to play a significant role as a facilitator of economic activity with a halal industrial ecosystem (Rehman et al., 2022). All of Bank BSI's services are now entirely digital, which represents a significant shift from paper-based to paperless. They are now based online, starting with transactions known as cash withdrawals and ending with reporting. It is hoped that there won't be any more data theft, financial fraud, or other issues that could erode client confidence and push the bank into bankruptcy.

Methods

This study employs mixed methods by combining quantitative research with corpus linguistics (CL), which can represent a quantitative approach to capture research objects, such as looking for frequency, keywords, collocations, and concordance, with qualitative research in the form of critical discourse analysis (CDA) methods (Moschenbacher, 2020). The analysis of semantic unit patterns is a theoretical method for contextualizing discourse,

ideology, and language. While the CDA method is used to examine the outcomes of the data that has been collected in order to uncover its meaning (Hasselgren & Breivik, 2016).

Customers of BSI KCP Palembang Jakabaring provided data for this study, as did user reviews of the BSI Mobile app on the Play Store. Using the search function, the BSI Mobile app's classification on the Play Store was discovered to be as follows:

Table 1.
Classification of Data to be Targeted for Analysis

No	Name	BSI Rating	Review	User	Link
1	BSI Mobile	4.0	106.000	5.000.000	https://play.google.com/store/apps/details?id=com.bsm.activity2&hl=in&gl=US

Source: Play Store, 2022, August 27, 2022

Interviews were recorded and 100 most recent comments on the BSI Mobile app were collected. Google Collab Notebooks website systematically gathered database-based user reviews to aid in the review collection. The comments were exported to.txt format and then processed by the AntConc program to examine the words in the comments critically.

Results and Discussion

Keyword Analysis

In the initial analysis, we concentrated on the keywords from each corpus by categorizing the word lists thematically and selecting the appropriate group using a quick concordance analysis. The purpose of the keyword in this study is to determine why the word is being used.

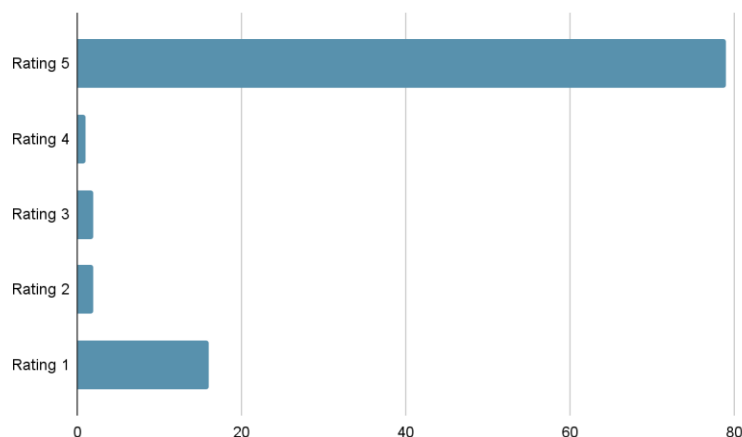
Table 2.
Keyword List

No	Category	Review in Play Store
1	Positive Sentiment	Complete, easy to use, cool, good, comfortable, steady, easy, fast, smooth, like, advanced, safe, useful, growing, real, good job, good work.
2	Negative Sentiment	No, failed, complicated, difficult, disappointed, ran out, problem, wrong, deleted, bothered, slow, hampered, hopeless, trash.
3	Expectations	Hopefully, please, try, complete, understand, beg, correct, please pay attention.
4	Tool	BSI, cellphone, user, download, data, ID card, payment, request, clock, call, finance, install, selfie.
5	Bank Attributes	Activation, verification, cell center, bank atm, transfer, CS, account, sharia, credit, banking.

Source: Data processed, 2022

We analyze the 513 words in the review comment column on AntConc by sorting the word list. To facilitate the analysis process, we focus on the categories of Positive Sentiment, Negative Sentiment, Expectations, Tools, and Bank Attributes. Keywords of 'complete', 'easy to use', 'cool', 'good', 'comfortable', 'steady', 'easy', 'fast', 'smooth', 'like', 'advanced', 'safe', 'useful', 'growing', 'real', 'good job', 'good work' describe the positive value of this application to its users. Another thing with what the author categorizes as negative sentiments consisting of 'no', 'failed', 'complicated', 'difficult', 'disappointed', 'ran out', 'problem', 'wrong', 'deleted', 'bothered', 'slow', 'hampered', 'hopeless, and 'trash' which indicates users feel this application is problematic. However, the average user gave a rating of 5 for the 100 most recent comments that we collected. The outcomes of processing the rating data, which will be displayed in the following image, serve as proof of this.

Figure 1.
The Rating of 100 Analyzed Comments.



Categorization is also carried out on verbs to show bank attributes such as 'activation', 'verification', 'cell center', 'bank atm', 'transfer', 'CS', 'account', 'sharia', 'credit', and 'mbanking'. The category of 'tool' consists of 'BSI', 'HP', 'users', 'downloads', 'data', 'ID cards', 'payments', 'requests', 'hours', 'calls', 'finances', 'installs', and 'selfies'. In addition, there is a category called 'expectations'. This category aims to gather user expectations to quickly develop the BSI Mobile application. The included words such as 'hopefully', 'please', 'try', 'complete', 'understand', 'beg', 'correct', 'please pay attention'.

Collocation Analysis

Collocation is a language feature that is the main characteristic of a person's language quality in discussing a problem or topic. Two terms related to the main issue, BSI and Transactions, can be the focus of keywords in research that uses collocation analysis: The statistical significance of associated verbs, adjectives, and nouns was used to categorize collocation words for analysis. To determine the context of collocation relevant to the urgency of Transaction Safety at Bank Syariah Indonesia, these words are then categorized thematically.

Table 3.
Collocation List of BSI Urgency and Transactions

No	Collocation	Category	Keywords
1	BSI	Mobile	cool, easy transaction, easy, difficult to verify face, not complicated, smooth and victorious.
		Application	does not disappoint, more comfortable, not slow, safe, very useful
2	Transaction	Tool	advanced features, facilitate transactions, fast financial transactions.
		Adjective	mobile banking can be used.

Source: author's data processing, 2022

BSI is the first word in the collocation, which was manually created to identify the pertinent and necessary keywords for the context of the issues raised. In addition, BSI said it was allocated to see the public's response to the new policy set by the bank. Table 3 displays that the collocation of the word BSI has a mobile and application theme. The mobile-themed collocation demonstrates how the general public feels about customers using mobile banking. Positive feelings, such as 'easy', 'simple', and 'successfully winning', are the results obtained. Meanwhile, the word 'difficult to verify face' reflects the negative sentiment. The application's collocation reveals the public's response to the application's transaction safety vision. The words obtained include 'not disappointing', 'more comfortable', 'fast', 'safe', and 'very useful'.

The word "transaction" has gained popularity in the comments section of the BSI Mobile application on the Google Play Store due to customers' obligation to follow the new

bank policies. Since the second collocation has a tool theme and its features are sophisticated, it is assumed that the second collocation refers to the word transaction because of how easily and quickly financial transactions can be completed. Adjective-themed collocations, however, show that mobile banking is already in use.

Concordance Analysis

This section focuses on two corpora that can be used to explore issues created by each corpus and express specific word associations in sentences. The author will demonstrate how customers use the terms 'BSI' and 'Transaction' in the play store. Table 4 explains the details.

**Table 4.
Conformity of the Words BSI and Transaction**

No	Comment	Rating
1	(The application) is cool, be success. Good job BSI!	5
2	Since (I) used BSI, it's easier to make any payments	5
3	It is more comfortable to use the BSI application now, everything is fast and simple. Thank you.	5
4	Its features make it easier to transact, it's more convenient to use the BSI application	5
5	(It is) More comfortable Using the BSI Mobile application, the features are more complete and easier (to be used).	5
6	I like the BSI application more because it is made easier with its complete features... love it!	5
7	The BSI applications don't disappoint me, with its complete features and easy use. Good job BSI!!	5
8	In the third migration to BSI, I updated the new cellphone number, and mobile banking can be used. Then after resetting the cellphone and wanting to activate it again, it turned out that I couldn't (use the application) because the number had not been updated even though when I called the call center it said the cellphone number was correct. Funny, this is a bank, the data between the call center and mobile banking are not the same. (I) Spent credit just calling the call center. Anyway, 1 star is enough for the problem of activating mobile banking	1
9	Great, now BSI has the latest features to make it easier to use	5

No	Comment	Rating
10	What is (with) the activation of 'something wrong' even when you want to make a transaction. Very frustrating.	1

Source: author's data processing, 2022

The concordance that needs to be examined using the BSI and Transaction keywords is presented in the table. The context of the currently used sentences was investigated and understood through the use of concordance analysis. Because the word BSI listed in the comments has ratings of 5 and 1, it is described in sentences with both positive and negative sentiments. A rating of 5 predominates it more. This shows that despite some supportive remarks, the term "BSI" is also decried by the general public. The word transaction concordance is the same way. However, it must continue to make advancements and innovations so that occasionally transaction safety at BSI is expanding quickly people to believe that the implementation of BSI Mobile as a transaction safety tool is appropriate.

Discussion

Gaining the public's trust in innovation is essential for preventing problems down the road (Ratminto et al, 2010). Customers who use BSI Mobile have generally responded favorably to these changes in their comments. 100 comments on the review of the BSI Mobile app on the Play Store, which stated, *"(The application) is cool, be success. Good job BSI!"* dan *"It is more comfortable to use the BSI application now, everything is fast and simple. Thank you"*

Based on the results of interviews and direct observations, BSI continues to provide good direct services. Service to customers provides an overview of the basic view of the epistemological theory. This is the benefit of BSI, an online system that still allows for socialization and provides services. Because, according to the involved employee, BSI uses a transaction safety system that builds institutions by utilizing knowledge, programs, and resources. This is displayed every Wednesday, Thursday, or on a day chosen by the center, for the human resources at BSI to develop quickly, employees must take part in social activities or group study sessions.

To support the innovations made by BSI, learning is regularly conducted. To promote transaction safety, which is the bank's goal to achieve, these innovations are undoubtedly greatly influenced by compatibility, complexity, and triability. The results of

interviews with employees indicate that the innovation through a “learning by doing and make sure perfect digital transaction system”, so, partners, the public sector, the private sector, and people who participate should share responsibilities in governance and the provision of public services to make the system or program of BSI better from time to time. Hence, it can benefit the public. The viewpoint of the bureaucracy and private sector are thus positive.

Conclusion

The transaction safety program carried out by BSI is a digital base system in the form of a website called BSI webform and an application called BSI Mobile. The strategy for developing and implementing safety transactions is by implementing a “learning by doing system and making sure perfect digital transaction” system. Applications and websites are routinely updated by the program, and there is online learning available for the upgraded system. Therefore, bank employees must be flexible to provide maximum service.

The best piece of advice is to emphasize the importance of offering very high security when providing digital base services. I sincerely hope that Bank Syariah Indonesia (BSI) will not become off-guard in the face of cybercrimes so that the top ten global Islamic banks can be quickly attained.

References

- Asensio-lópez, D., Cabeza-garcía, L., & González-álvarez, N. (2019). Corporate governance and innovation: a theoretical review, 28(3), 266–284. <https://doi.org/10.1108/EJMBE-05-2018-0056>
- BSI. (2021). *Sejarah Perseroan*. Info Perseroan. Retrieved July 22, 2022, from http://ir.bankbsi.co.id/corporate_history.html
- Cahya, B. T. (2013). Kilas Kebijakan Good Corporate Governance Pada Perbankan Syariah di Indonesia, 7(1), 15–28. <https://doi.org/10.20885/lariba.vol7.iss1.art2>
- Chen, J., Walker, R. M., & Sawhney, M. (2020). Public Service Innovation: a typology. *The Journal of Public Management Review*, 22(11), 1674-1695.
- Hasselgren, A., & Breivik, L. E. (Eds.). (2016). *From the COLT's Mouth ... and Others': Language Corpora Studies. In Honour of Anna-Brita Stenström*. Amsterdam: Redopi.

- Moschenbacher, H. (2020). Corpus Linguistic Onomastics: A Plea for a Corpus-Based Investigation of Names. *The Journal of Onomastics*, 68(2), 88-103. 10.1080/00277738.2020.1731240
- Nugroho, M. (2021). Corporate governance and firm performance Mulyanto Nugroho, 7(1), 13–22. <https://doi.org/10.5267/j.ac.2020.10.019>
- Putra, R., Klen, Y., Zakaria, E., Hidayat, A. A., Adelina, Y. E., Bisnis, S., & Prasetya, U. (2019). Pengaruh Penerapan Tata Kelola Perusahaan Terhadap Profitabilitas Perbankan di Indonesia, 2(1), 98–123
- Ratminto, Winarsih, & Atik, S. (2010). *Manajemen Pelayanan*. Yogyakarta: Pustaka Pelajar.
- Rehman, A. U., Aslam, E., & Iqbal, A. (2022). Intellectual Capital Efficiency and Bank Performance: Evidence From Islamic Banks. *The Journal of Borsa Istanbul*, 22(1), 113-121. 10.1016/j.bir.2021.02.004
- Romadhon, B., & Sutantri. (2021). Korelasi Merger Tiga Bank Syariah dan Kesadaran Masyarakat Terhadap Produk Perbankan Syariah. *Jurnal At-Tamwil Kajian Ekonomi Syariah*, 3(1), 86-98. 10.33367/at.v2i3.1455
- Shofiana, A. (2020). Implementasi Program Afiliasi Berbasis Virtual Team Dalam Umkm Sebagai Upaya Peningkatan Perekonomian Pada Masa Pandemi Covid-19 (Implementation Of Virtual Team-Based Affiliation Programs In Msmes As Efforts For Increasing The Economy In The Covid-19 Pandemic Period). *Available at SSRN* 3590822.
- Soleha, A. R. (2020). Kondisi UMKM masa pandemi covid-19 pada pertumbuhan ekonomi krisis serta program pemulihan ekonomi nasional. *Jurnal Ekombis*, 6(2). 165-178.