



## The Urgency Of The Mobile Sharia Service Program at BPD Kaltimtaras Syariah as Supporting IKN Development

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### ABSTRACT

The market opportunity for sharia banks is still very large, which is a challenge for sharia banks to attract and convert Muslim people into customers. Kutai Kartanegara Regency is one of the districts of East Kalimantan province which has an area of 27,263.10 km<sup>2</sup> and has a large potential market for sharia customers. This type of research is called field research, and the research approach in this research is a descriptive qualitative approach. This research was carried out at Bank Kaltim Syariah Tenggara branch and other that have implemented the Sharia Mobile Service program as well as customers who use and do not use sharia product services in several border sub-districts in Kutai Kartanegara district. Data collection techniques through observation, interviews and documentation as well as data analysis techniques through qualitative descriptive analysis in this research, namely, explaining the urgency of community needs-based sharia mobile services. The sharia mobile service program already exists at the Kaltimtaras Bank Balikpapan and Samarinda branches, but website do not match those carried out in the field. Bank Kaltimtaras Syariah North Penajam Paser sub-branch and Tenggara Kutai Kartanegara Branch need to have sharia mobile service vehicles for both of them. This has been reviewed from 5 conditions, namely the economic condition of the community, socio-cultural demographics/psychography of the community, politics, government, and law, technology, and competitive factors. The results went to the people of Kutai Kartanegara Regency, the community wants sharia-based services and takes into account the pick-up and drop-off services available in the Sharia Mobile Service program as well as financing that is profitable for customers

### ARTICLE INFO

#### Keywords:

Banking Services, Sharia Mobile Services, Community Needs

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### Introduction

A number of factors trigger the low development of sharia banks in Indonesia, including the lack of synchronized vision and coordination between governments and authorities, sharia banks do not have adequate capital, the funding structure of sharia banks still relies on financing from expensive funds so it is inefficient, sharia bank products are

still not varied. , there is a gap in human resources and information technology in sharia banking which is still lagging behind conventional banks, regulation and supervision of sharia banks is still not optimal, and public understanding and awareness of sharia banking is still lacking. A number of steps have been taken to overcome a number of problems faced by sharia banking (Harahap & Lubis, 2021).

The tight competition in the world of banking services business between conventional banks and sharia banks requires banks to really know the right strategy to win the competition in attracting consumers. Sharia banking is a relatively new service industry, therefore, in order to improve its operational performance, sharia banking seeks to serve the needs of society as a whole by implementing Islamic Sharia in every banking activity. Islamic banks must pay attention to customer behavior which reflects someone purchasing services, choosing and purchasing products, whether saving or borrowing, so as to increase the effectiveness of the bank's performance. Based on the above, considerations are needed that can be used as guidelines in determining consumer decisions(Wirapradnyana, 2013).

Companies that offer products and services make customers more selective in shopping and change the way customers view the company. Companies that were originally seen only as providers of goods or services have now developed into places to socialize as a result of developments and demands from customers. The company that was originally managed has traditionally changed into an increasingly innovative, dynamic and competitive business(Sinollah & Masruro, 2019).

Customer needs have now shifted to services that are fast, easy and can be controlled by customers. Regarding this, banking must have end to end digital services. This means that services in customer service and the back office run quickly, and the payment collection system is carried out digitally. The benefits of bank digitalization are mainly in reducing operational costs, banking digitalization is a long-term investment. Banks can reach a wider market by reducing the investment budget for opening sub-branches and petty cash offices. To be able to do this, at an early stage the banking sector needs to transform its IT infrastructure(Marlina & Bimo, 2018).

The market opportunity for sharia banks is still very large, which is a challenge for sharia banks to attract and convert Muslim people into customers. Service quality is very important for the growth and development of a bank. Excellent service and quality of bank products improves its reputation, increases customer loyalty, increases positive word of mouth, improves company performance, and increases profitability(Engkur, 2018).

Not all regions in Indonesia have BPD banks to be proud of, which can accelerate regional development. One of the roles of BPD is development, providing financial flows and

empowerment to drive the economy and regional development. Therefore, the banking sector needs to be in good condition and able to withstand shocks in the face of pressure and uncertainty (Sharoh & Trikusumawati, 2021).

Sharia financing in East Kalimantan covers 6.18 percent of the total distribution of banking financing in the region. Reducing the level of financing risk and increasing the collection of sharia Third Party Funds (DPK) in East Kalimantan are the main factors that maintain the performance of sharia banking financing distribution. The resilience of the sharia financial system in East Kalimantan, he continued, is still relatively well maintained in line with the improving economy in the Etam Continent. Not only that, East Kalimantan's Non-Performing Financing (NPF) in the fourth quarter of 2022 improved to 1.49 percent, down from 1.67 percent in the previous quarter. This proves that sharia financing can be a solution for progress in East Kalimantan(*Pembiayaan Syariah Di Kaltim, Begini Porsi Terbesarnya*, n.d.).

Several studies have actually previously existed regarding Sharia Banking Services in Indonesia, especially at BPD Kaltim Syariah. Regarding related research, there is still little that discusses needs-based sharia banking services. Meanwhile, Muhammad Fauziannur's research with the title *The Influence of Service Quality on Customer Satisfaction at Bank BPD Kaltim Syariah Samarinda Branch*. The results of the research clearly show that the variables reliability, responsiveness, assurance, empathy, tangible have an influence. on customer satisfaction at Bank BPD Kaltim Syariah Samarinda Branch(Fauziannur et al., 2018).

Furthermore, research by Nunun May Sarah entitled *Analysis of the Effect of Service Quality and Bank Location on Customer Satisfaction at Bank Kaltimtara in Samarinda 2020 - 2021* with the results obtained in this research illustrates that partially or simultaneously service quality and bank location have a positive and significant effect on Bank customer satisfaction. Kaltimtara Samarinda year(Sharoh & Trikusumawati, 2021) .

Several previous studies that discussed bank services only took research objects as regional banks located in urban areas using quantitative methods. In contrast to researchers who took research objects in the districts supporting the candidate for the National Capital and also focused more on service problems using Mobile Service, due to distance and other problems and used qualitative methods to describe the community's needs for Bank Bankaltimtara sharia services.

( BPD Kaltim Syariah is a Sharia Business Unit of a regionally owned bank that provides sharia services in offices located in districts and cities in East Kalimantan Province. (*bankaltimtara - Unit Syariah*, n.d.).

With the Sharia Mobile Service program at Bankaltimtara Syariah it should answer all forms of community needs in East Kalimantan Province, problems arise because the Sharia Mobile Service program at Bankaltimtara Syariah has not yet been implemented. Furthermore, the public should want banking services that suit the needs of the area because the area is not small and the topography varies. For this reason, services are needed that suit the characteristics of the community in order to build and improve the regional economy to a more advanced level.

## **Literature review**

### **Concept of Sharia Bank Objectives**

Sharia Financial Institution as a bank at its inception has the aim of being able to work in the appropriate economic field with Islamic law, they also have to compete with other banks to win customers. However, the problem is the motivation of customers at Sharia financial institutions are very diverse. Although at first Sharia Financial Institutions want to accommodate and accommodate people who does not agree with the conventional bank interest system, but does not close it possibly due to other motivations, such as simply being close by the bank from where the customer lives or because of service factors or other factors. By knowing the motivation of customers, of course this will happen beneficial for efforts to develop Sharia Financial Institutions(Solekah, 2013).

The concept of Sharia regulates a number of different contracts that must be fulfilled. The needs of customers and fund owners in various forms must also be regulated, every agreement from all basic contracts is included in the Sharia concept. KPR loans (Murabahah), Profit Sharing (Mudharabah), Rent (Ijarah), Partnership (Musyarakah), Sales by order (Bay asalam). This contract is the basic building block that allows sharia banking to develop into more complexity in the future(Sofhian, 2015)

Different from the perspective of conventional banks, Islamic banks categorize the monetary sector with the real sector with very clear differences in the operations of Islamic banks in carrying out every activity related to real sector transactions, such as buying and selling and leasing transactions, so Islamic banks are required to use profit sharing system for each transaction. Sharia banks can also carry out business activities to obtain compensation for other banking services that do not conflict with sharia principles. The functions and roles of sharia banks include the following: Investment managers who manage investments in customer funds; in a mudharabah contract or as an investment intermediary. Investors who invest their own funds and client funds entrusted to them use

appropriate investment instruments, follow sharia principles and share the results obtained according to the ratio agreed between the bank and the owner of the funds. Financial and payment service providers such as non-Islamic banks as long as they do not violate sharia principles. Zakat funds, infaq, shadaqah, and zakat loans (qardhul hasan) are in accordance with applicable regulations (Priyanto et al., 2021).

### **Sharia Bank Service System**

Sharia Bank is an institution finance that functions as an institution intermediation between surplus units and unit deficit. According to Law no. 21 of 2008 concerning sharia banking, Sharia Bank is a bank that carrying out its business activities based on sharia principles and according to the type consists of Sharia Commercial Banks (BUS), Sharia Business Unit (UUS) and Sharia People's Financing Bank (BPRS) (Cahyani, 2016).

A bank manager is expected to have special analytical tools to make judgments that are reasonable and in line with the bank's goals. The bank's internal staff and other outside contractors perform financial analysis for the bank. To assess the performance of a bank, financial ratio analysis describes the relationship between certain numbers and other amounts in the financial statements (Sari et al., 2023).

Sharia Bank Service System Service is defined as the convenience provided in connection with buying and selling goods or services. Employee service is work in the form of doing something for customers but not producing goods. Such jobs include financial services, banking and insurance. Basically the service system is divided into two, namely the queue service system and the online service system. In this era of technological development, progress in banking services is also growing rapidly, without the need to go to a branch office, we can make transactions, such as withdrawing cash using an ATM, we want to transfer money easily, namely through an ATM and via SMS banking. With this modernity in service, it can make it easier for customers not to have to bother going to branch offices and queuing for hours which takes quite a long time, just by using a mobile phone or ATM machines which are widely spread and can also be done via internet banking on the customer's computer. transactions wherever they are (Purwanto, 2019).

### **Customer Behavior**

In economics what is meant by a person or consumer groups that carry out a series of activities to consume goods or services. Another definition of consumer is a person or something that needs, use, and utilize goods or services. Ordinary consumers have different habits and behavior. Then consume that person depending on: income, education, habits and needs (Muntholip, 2012).

Customer behavior cannot be seen directly by the banking sector and the information needs to be sought as closely as possible. Each individual's consumer behavior has significant differences according to their individual needs. Consumer behavior is very determining in the decision-making process to purchase, starting from the introduction of a product that can arouse action to fulfill and satisfy their needs. According to Alex S. Nitisemito, customer behavior is a science that tries to study customer behavior as bank consumers in the sense of their actions to buy banking goods or services (Rofiani, 2009).

There are five main dimensions of service quality (in order of relative importance), namely: first reliability, namely the ability to provide promised services promptly, accurately and satisfactorily. This means that employees provide services that meet customer expectations. Secondly, responsiveness is the desire of the staff to help customers and provide services responsively, namely the motivation of employees to solve problems faced by customers in using the service. Third assurance includes the knowledge, competence, courtesy and trustworthiness of staff, free from danger, risk or doubt. Namely regarding the good knowledge of employees in handling questions or complaints from customers. The four concerns include ease in establishing relationships, good communication, personal attention, and understanding the individual needs of customers, namely the attitude of employees who show sincere attention in serving customers. Fifth Physical appearance includes physical facilities, equipment, employees, and communication facilities (Khair & Silvianita, 2016).

### **Financial Institution Business Competition**

Business competition in the world of financial institutions, including that experienced by sharia banking, is influenced by five major influences. The five major factors are: economic conditions of society, socio-cultural demographic/psychographic conditions of society, political, governmental and legal conditions, technological conditions, and conditions of competitive factors. With these five factors, we will analyze the challenges and opportunities of the developing business environment facing Islamic banking in Indonesia (Fred, 2002).

### **Research methodology**

This type of research is called field research, and the research approach in this research is a descriptive qualitative approach. A descriptive qualitative approach is meant by research aimed at describing phenomena that are taking place currently or in the past, with a positive economic paradigm and using several social approaches in society (LESTARI, 2019).

This research was carried out at the Bank Kaltim Syariah Balikpapan and Samarinda branches which already have Sharia Mobile Service services, as well as the Tenggara and North Penajam Paser branches which are Supporting Districts for the National Capital and have not yet implemented the Sharia Mobile Service program as well as community figures who use and do not use it. sharia product services.

Initial observations were carried out by observing several banks that already have Sharia Mobile Service services, including Kaltim Syariah Bank, and looking at the website to find out the differences in services at each bank. Furthermore, primary data was obtained from the results of interviews with branch managers or operational managers at Bank Kaltim Syariah, as well as by developing interviews in the field from branches that had implemented it to find out the extent of program implementation and evaluation of implementation, then to branches that had not implemented Sharia Mobile Service for obtain information on the desired needs for services in order to meet the research target, namely community needs for services.

This analysis technique is intended to investigate in depth the concept of agricultural financing both traditionally and in sharia banking. The data analysis technique used in this research uses the Miles and Huberman model with stages of data analysis from collection, reduction, presentation and conclusion of data. Meanwhile, in ensuring the validity of the data, the author uses the method of theoretical triangulation and investigator triangulation. In theoretical triangulation, the researcher will carry out an in-depth analysis of the concepts in the research object, while in investigator triangulation, the researcher will compare findings between other researchers in several previous literature. This data validity technique is carried out considering that the methods and data sources used by researchers are in the form of secondary data so that clarity analysis and availability of literature that correlates with the research object is very important (Irhamna, 2017).

## **Results and Discussion**

### **Overview of Kalimantan Timur Provinsi**

According to Hikayat Banjar, the East Kalimantan region (Pasir, Kutai, Berau, Karaksi) was part of the territory conquered by the Banjar Sultanate, even since the Hindu era. The Hikayat Banjar states that in the first half of the 17th century the Sultan of Makassar borrowed land as a trading place covering the eastern and southeastern areas of Kalimantan to Sultan Mustain Billah from Banjar at the time Kiai Martasura was sent to Makassar and entered into an agreement with I Mangngadaccinna Daeng I Ba'le' Sultan Mahmud Karaeng Patingalloang, namely Sultan Tallo, who served as mangkubumi for Sultan Malikussaid Raja

of Gowa in 1638-1654, who would make the East Kalimantan region a trading place for the Makassar Sultanate (Gowa-Tallo), thus began the arrival of ethnic groups from South Sulawesi. Since 13 August 1787, Sultan Tahmidullah II from Banjar handed over East Kalimantan to become the property of the Dutch VOC company and the Banjar Sultanate itself with the remaining territory becoming a Dutch VOC protectorate area.

In accordance with the treaty of January 1 1817, Sultan Sulaiman from Banjar handed over East Kalimantan, Central Kalimantan, part of West Kalimantan and part of South Kalimantan (including Banjarmasin) to the Dutch East Indies. On May 4 1826, Sultan Adam al-Watsiq Billah from Banjar reaffirmed the handover of the territories of East Kalimantan, Central Kalimantan, parts of West Kalimantan and parts of South Kalimantan to the Dutch East Indies colonial government. In 1846, the Dutch began placing an Assistant Resident in Samarinda for the East Borneo region (now the province of East Kalimantan and the eastern part of South Kalimantan) named H. Von Dewall. Apart from being an administrative unit, East Kalimantan Province is also an ecological and historical unit. East Kalimantan as an administrative region was formed based on Law Number 25 of 1956 with its first governor being APT Pranoto.

Previously, East Kalimantan was one of the residencies of Kalimantan Province. In accordance with the aspirations of the people, since 1956 the territory has been expanded into three provinces, namely East Kalimantan, South Kalimantan and West Kalimantan. Level II regions within the East Kalimantan region, were formed based on Law no. 27 of 1959, concerning the Establishment of Level II Regions in Kalimantan (State Gazette of 1955 No. 9).

In 2012, it was the turn of East Kalimantan Province to expand and give birth to North Kalimantan Province (UU No. 20 of 2012). Five cities/regencies joined North Kalimantan Province, namely Tarakan City, Nunukan Regency, Malinau Regency, Tana Tidung Regency and Bulungan Regency. So the number of cities/regencies that are part of East Kalimantan Province has decreased from 14 cities/regencies to 9 cities/regencies. In 2013, the West Kutai Regency area was expanded and gave birth to the youngest district in East Kalimantan, namely Mahakam Ulu Regency, which divided East Kalimantan Province into 10 cities/districts.

Bankaltimtara Syariah with the motto "Solutions Bring Blessings" has its office on Jalan Achmad Yani No. 31, occupying a 3-story shophouse building designed with a combination of green and cream colors. The presence of Bankaltimtara Syariah is expected to be able to spur economic growth and move the real sector so that its presence can bring prosperity and prosperity to all residents of East Kalimantan and North Kalimantan in

general. With the vision of becoming a leading sharia bank that provides blessings to regional communities. Providing innovative sharia banking products and services that satisfy all stakeholders and a mission. Creating working conditions that are conducive to a professional career, developing healthily and with dedication. Building togetherness in providing profits and benefits. optimal for regional development and community economic prosperity.

### **Progress of BPD Kaltim Syariah Sharia Mobile Service Program**

The Sharia Mobile Service program already exists at the Kaltimtara Bank Balikpapan and Samarinda branches. The services listed on the official Bankaltimtara website do not match what is done in the field. Sharia Mobile Service is used to meet partners or stakeholders who have collaborated with Bank Kaltimtara Syariah, for example at educational institutions when paying tuition fees for students, and cash payments for traders. -traders who have been old customers of the bank. Like the interview conducted with Herlina Branch Manager Balikpapan Branch and olin manajer operasional Balikpapan.

*"... initially the Sharia Mobile Service program was initiated to reach areas that require sharia services, especially the East Kalimantan region whose cities and districts have an area that is not the same as on the island of Java..."*

*"...the service schedule is uncertain, only by request and in the Balikpapan city area, only places such as schools have collaborated with the Kaltimtara Syariah Bank, Balikpapan Branch..."*

*"...for the time being, the mobile service program provided by the Samarinda and Balikpapan branches, for the mobile service itself, only serves savings account openings and customers who want to make deposits..."*

Meanwhile, there are no other things such as running ATMs, and there is no definite schedule for implementing sharia product promotions and other things from the bank. The Sharia Mobile Service coverage still does not reach all areas where the branch operates. Like the interview conducted with Herlina Branch Manager Balikpapan Branch and olin manajer operasional Balikpapan.

*"...the service schedule is uncertain, only by request and in the Balikpapan city area, only places such as schools have collaborated with the Kaltimtara Syariah Bank, Balikpapan Branch..."*

*"...we have already proposed upgrading the existing services on the Sharia Mobile Service to the main branch office, but because the number of customers is not large, there is no need for an upgrade like conventional mobile services..."*

*"...for the obstacles encountered in the field, the lack of operational fleet means that there are not many places to visit as a forum for socializing BPD sharia bank products..."*

After conducting interviews in the field, it was found that Bank Kaltimtara Syariah, Penajam Paser Utara sub-branch and Tenggarong Kutai Kartanegara branch did not yet have a Sharia Mobile Service program and through interviews with the two bank leaders, it was clear that there was a need for Sharia Mobile Service vehicles for both of them. Conventional branches in all districts, both PPU and Kutai Kartanegara, only serve cash withdrawals, cash deposits and transfers. Like the interview conducted with Syahroni Branch Manager Tenggarong Branch and Amalia Nur Hidayah manajer operasional PPU.

*"...as a sub-branch office we really hope for mobile services, especially as we are the unit most involved in the development of the National Capital, it would be a shame if later during the construction of the IKN we are not ready with the supporting facilities that the community needs..."*

*"...in the Tenggarong branch itself there has been no Sharia Mobile Service since it was first established until now..."*

*"...as a sub-branch office we really hope for mobile services, especially as we are the unit most involved in the development of the National Capital, it would be a shame if later during the construction of the IKN we are not ready with the supporting facilities that the community needs..."*

After analyzing the 5 existing conditions at the Tenggarong and Penajam Paser Utara Branch of Bankaltimtara Syariah bank, the results were: the economic condition of the people of Kutai Kartanegara Regency has great potential, because the majority of people have businesses in the fields of plantations or agriculture, mining, animal husbandry and fisheries. The socio-cultural demographic/psychographic conditions of the people of Kutai Kartanegara Regency have great potential because the population is still small compared to the area, meaning each community can manage a lot of land and also the existence of a National Capital makes several people who own land have the desire to invest in IKN. The political, governmental and legal conditions of Kutai Kartanegara Regency are very conducive, this is proven by the support to become one of the IKN supporting districts, all components of indigenous communities, regional and central governments are united on development issues. Technological conditions are not yet accessible in all villages in Kutai Kartanegara district, but Bank Kaltimtara Syariah Tenggarong branch already has access to technology, both equipment and human resources, which are standard in banking services. The condition of competitive competitors from the Tenggarong branch of Bankaltimtara Syariah bank is still small, especially those that have services and programs such as Sharia Mobile Service, not all sharia banks have it and also government support to build regional government banks will be an added value to the development of Bankaltimtara Syariah Tenggarong Branch. Like the interview conducted with Syahroni Branch Manager

Tenggarong Branch and Amalia Nur Hidayah manajer operasional PPU.

*"...the economic conditions of the people in Kutai Kartanegara are diverse but can be categorized into three parts, namely plantations, mining, animal husbandry and fisheries, which have great potential to become sharia banking customers..."*

*"...the social conditions of the community are also good, especially both indigenous and trans tribal communities and also the demographic culture of the community which makes the community's need for financing very large, especially if there is IKN for land in the Kykar area which can increase all of it..."*

*"...political, governmental and legal conditions are quite harmonious, as evidenced by the existence of the National Capital, indigenous peoples, regional and central governments all agreeing on development..."*

*"...our technology admits that in several villages in Kutai Kartanegara there are still very difficulties, but what we have at Bank Kaltimtara Syariah Tenggarong branch is standard banking services..."*

*"...firstly, we are a sharia regional bank which has services that can be accessed through conventional branches, automatically all sub-districts in Kutai Kartanegara district have the opportunity to use our services, secondly we are supported by the regional government which is a partner or stakeholder for regional bank services and which thirdly, we have a Sharia Mobile Service program, where very few competing banks have this program, which makes us believe that if we carry out more socialization, we will still get special attention from the public..."*

### **The Urgency of Implementing the Sharia Mobile Service Program at Bank Kaltimtara Tenggarong Kutai Kartanegara and Penajam Paser Utara branch**

The results went to the people of Kutai Kartanegara Regency, represented by Kota Bangun sub-district for the upstream part, Samboja sub-district for the coastal part, and Marang Kayu sub-district for the downstream or eastern part.

Looking at the situation and conditions in the field, the researchers produced several facts, namely: That there are no sub-branch offices of Bank Kaltimtara Syariah in every sub-district in Kutai Kartanegara Regency. For information on the existence of the Sharia Mobile Service program, the three sub-districts who were informants agreed that no one knew anything about it. The hope that the people of the three sub-districts who are informants need is that the people are very enthusiastic if there is a banking service using sharia contracts, and it can also be a means of sharia economic knowledge for the people of Kutai Kartanegara. Furthermore, the public wants sharia-based services and takes into account the pick-up and drop-off services available in the Sharia Mobile Service program as well as financing that is profitable for customers. Like the interview conducted with a resident lokal Irwansyah Marang Kayu, Hari Samboja, Abdullah Kota Bangun and Muhammad Sepaku.

*"... the product that is desired is the most important savings if the city builds financing for entrepreneurs both in livestock and plantations..."*

*"... good products here Marang Kayu savings and loans for fisheries entrepreneurs and fishermen..."*

*"... the products needed in Samboja are usually savings for students, employees and loans for employees because they can make things easier for the community..."*

*For the desired service needs "... if possible, the price is competitive with other banks here..." "... it should be cheaper than the existing banks..." "... just adjust it to the average income of the community..."*

*Next, for promotion "... it is good that the product is promoted clearly and in detail so that the public gets complete information ..." "... if it can be adjusted to the communities in Marang Kayu to suit their needs ..." "... promotion is not only on social media but if possible go directly to markets and institutions that need..."*

*for the desired facilities "... if possible, there is a mobile ATM because the location is far between one village and another..." "... because people still use a lot of transactions using paper money, it is better if there is an ATM or a mobile car..." "... the necessary facilities should answer all people's needs both online and offline..."*

The next question regarding service uses the SERVQUAL theory or service quality developed by Parasuraman, Zeithmal, and Berry to find out the services that people want. Physical Evidence (Tangibles) Like the interview conducted with a resident lokal Irwansyah Marang Kayu, Hari Samboja, Abdullah Kota Bangun and Muhammad Sepaku.

*"... here there is no sharia office for Bankaltimtara bank, there is only a conventional office..." "... here there is only a conventional office where there is no sharia..." "... here there is only a conventional Bankaltimtara office and it is still involved in the management of the Balikpapan branch office, if There is no sharia office yet..."*

*regarding reliability "... it would be very good if it existed because the people in the Kota Bangun sub-district are classified as very religious so they will definitely look for sharia-compliant savings, especially if it is in accordance with sharia contracts..." "... it would be good if it existed, especially if there is an office, it will be a place for sharia economic socialization for residents Marang Kayu and it also has to be in accordance with sharia if it's sharia banking ...""... I support if there is a sharia service office and existing programs because especially in Samboja itself the people don't really know about sharia banking, so how do people want to know if the practice is hard to find? ..."*

*Regarding Responsiveness "... in the city we are asking for services that make things easier, such as picking up football, saving money, damage to debit cards and sharia-based financing..." "... the important thing is that all services are sharia-based so that they can calm their hearts when making transactions and make it easier for customers ...""... whatever the service, it is definitely more in favor of farmers, livestock breeders, whether it is financing or something else and understands the conditions experienced by the community..."*

*Regarding insurance "... for our services I am actually sure that sharia banking has used what is permitted and forbidden in the Islamic religion ..." "... if it is labeled sharia I am sure that all regulations and financing are based on sharia ..." "... it should be like that as far as I know banking Sharia already uses the contracts contained in Sharia..."*

*regarding empathy "...I hope to know all the sharia financial activities of employees at sharia banks..." "...explanations about sharia banking which are currently needed by the public to be interested in becoming customers..." "...good as a medium for preaching and banking development Sharia, especially in Cambodia, is not very familiar with Sharia..."*

The conclusion of the analysis uses the SERVQUAL or service quality model developed by Parasuraman, Zeithmal, and Berry and the results of the discussion: Physical evidence (Tangibles) that the existence of regional branch offices makes people know and want to become customers of Sharia Bank. Reliability means that people are very enthusiastic if there are banking services that are appropriate using sharia contracts, and can also be a means of sharia economic knowledge for the people of Kutai Kartanegara. Responsiveness means that the community wants sharia-based services and takes into account the pick-up and drop-off services available in the Sharia Mobile Service program as well as financing that is profitable for customers. Confidence (Assurance) that the public understands and believes that sharia banking has carried out and carried out institutional operational activities using sharia principles. Empathy (Empathy) is that in Kota Bangun, Marang Kayu and Samboja sub-districts, the community really wants literacy or direct knowledge of existing practices in sharia banking.

## **Conclusion**

The Sharia Mobile Service program already exists at the Kaltimtara Bank Balikpapan and Samarinda branches. The services listed on the official Bank Kaltimtara website do not match those carried out in the field. Sharia Mobile Service is used to meet partners or stakeholders who have collaborated with Bank Kaltimtara Syariah. Bank Kaltimtara Syariah North Penajam Paser sub-branch and Tenggarong Kutai Kartanegara Branch do not yet have a Sharia Mobile Service program and need a Sharia Mobile Service vehicle for both of them. This has been reviewed from 5 conditions, namely the economic condition of the community, the socio-cultural demographic/psychographic condition of the community, political, governmental and legal conditions, technological conditions, and competitive factors.

The results went to the people of Kutai Kartanegara Regency, represented by Kota Bangun sub-district for the upstream part, Samboja sub-district for the coastal part, and Marang Kayu sub-district for the downstream or eastern part. SERVQUAL or service quality model developed by Parasuraman, Zeithmal, and Berry the community wants sharia-based services and takes into account the pick-up and drop-off services available in the Sharia Mobile Service program as well as financing that is profitable for customer.

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