Optimizing the Role of Mobile Android in Improving Service Quality at BPRS Suriyah Cilacap

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Abstract

The development of increasingly sophisticsted technology makes it easier for finalcial institutions to utilize this technology in product to development and service quality at banks. BPRS Suriyah Cilacap has many services to support service operations at the bank, one of which is the android mobile service which is widely used by customers because it makes it easier for users to carry out transaction activities at the bank. The type of research used is field research conducted with informants. This study uses a qualitative method using a descriptive approach. The data sources of this study come from primary data and secondary data obtained through observation, interviews, documentation, websites, journal literature and bppks in order to obtain information and evidence in the research process. The results of this study regarding the process of optimizing the role of mobile android in improving the quality of services that have been completely optimal although there are still obstacles in their use. The android mobile service process by entering the service system and entering the customer's name and data then input the nominal amount to be deposited by the customer and wait for the receipt or note to finish printing. In addition, the obstacles and solutions in using android mobile services at Suriyah BPRS are the service system that often has errors and disturbances when uploading transaction deposits made per day and the absence of mobile banking services in supporting the diverse needs of customers, the solution is to report to the office IT to be assisted if there are still problems and by trying to implement mobile banking services to support customer needs and many banks have used it

Keywords: *optimization; role; mobile android; imroving; quality of service; bprs suriyah cilacap*

INTRODUCTION

The growth of information and communication technology in the current digital era is very sophisticated and growing very fast. This is evidenced by the increasing number of technology users, where almost all people use technology, ranging from young people to the elderly who have a lot of busyness. With the busyness of the busy community, people tend to use facilities that are easier and more efficient which can help in carrying out the tasks given both in the business world and in the company to help ease some work.

Mobile banking or mobile android services are now widely circulated and found in banks, both conventional and Islamic institutions. Due to the current era where technological advances are increasingly rapid and the needs of today's customers are

increasingly diverse, the company issues a service that can help customers and employees, namely mobile which is an improvement in service to customers, because it is undeniable that the direct services provided are less competitive, for example. customers waste a lot of time just to deposit money by coming to the place and being stuck in a queue for 10 minutes or more and that can be very detrimental to customers because with wasted time customers can take other opportunities, for example customers want to do something else, in a book (Android-based smartphone and tablet PC application programming) says that Android is an operating system based on the Linux operating system on mobile phones and is open (Nasruddin Safaat, H, 2012).

To facilitate customer service, many banks now use mobile banking services by using communication tools such as mobile phones for transactions. With the banking application on mobile phones, customer service is usually done directly by coming to the place now, customers can make transactions both cash deposits, view account balances can be done at home or at work (Wibiadila, 2016).

The reason why the researchers chose the location at BPRS Suriyah Cilacap itself was because with the development of an increasingly sophisticated era, the application of mobile services used to facilitate customers had been carried out by BPRS Suriyah Cilacap. BPRS Suriyah is a non-bank financial institution operating in Cilacap which in assisting service and product development uses virtual services, namely Android mobile services. The Android mobile service at BPRS Suriyah itself has been implemented since 2018. Android mobile service is a service that uses a smartphone device with an android information system that has been installed in a special application and has been connected to a portable printer that is interconnected via a bluetooth connection with various functions to present information related to accounts. in the form of receipt of savings deposits and customer financing installments. The scope of this service is only carried out using an Android mobile as described and cannot be used for cash transactions (https://www.banksuriyah.com/mobile-android/). Android mobile services are carried out by coming directly to the customer's place. The android mobile service provided and has been implemented at the Suriyah BPRS indicates that information technology has been implemented and run by the Suriyah BPRS Cilacap and it is hoped that with the android mobile service it can help employees or customers in transactions.

The Android mobile service that has been implemented at BPRS Suriyah Cilacap is expected to be able to play an optimal role as it should in accordance with the benefits and uses it has. The notion of optimization itself is a process for finding the best solution, not with the highest profit which can be achieved if an optimization goal is to maximize profits, not only about the smallest cost which can be suppressed if the optimal goal is to minimize costs. (Hotniar, 2005). So optimization here is the search for good solutions that are able to have a positive impact or benefit for the company, namely by providing new

innovations in services or transactions to make it easier for customers so that the quality of company services can increase.

The development innovation carried out at BPRS Suriyah Cilacap, namely the application of mobile android services is expected to be able to provide special satisfaction to customers who do financing or borrowing and are able to add services at BPRS Suriyah to be good and excellent. Excellent service, namely caring for customers by providing the best services and facilitating convenience in meeting customer needs, so that satisfaction is realized, so that customers or consumers are always loyal to the organization or company (Atep Adya, 2003). With good and appropriate service, it can add a great attraction to customers

LITERATURE REVIEW

Mobile applications are often called Mobile Apss which is an application whose operation can run or be on mobile devices such as smartphones, iPods and so on and is software that has a system to support the software to work optimally (Siegler, 2008).

According to (Buyens, 2001) mobile is a word that comes from application and mobile. Which application is a ready-to-use program that is used to carry out a function or task for users and on other applications, while mobile itself is a movement from one place to another. So that the mobile is an application that runs on a mobile device (Rangsa Purnama, 2010).

Application mobile comes from a previous application system which is already installed on a mobile that can be downloaded through the distribution site. The use of this application connects to internet services which used to be connected via a PC, now it can be accessed anytime, so using a mobile makes it easier for users to access internet services using mobile they have (Wang, Liao, & Yang, 2013).

The definition Android itself is an operating system that is available on mobile phones, gadgets, which in the current era of development have emerged digital cameras and digital watches (Wahadyo Agus, 2013). Meanwhile, according to Nazaruddin (2012) Android is an operating system that is used by mobile phones in the form of Linux in its development Android provides a platform for creating its own applications that are used for other applications. Android also generally functions the same as the operating system in general.

In its development, Android was developed by Google, Inc. the Android operating system was only used for smart phones and tablets with a touch screen interface system. Because the Android operating system is now in great demand because it is open source , it makes developers interested in developing the Android system by adding digital cameras, watches, navigation systems, smart glasses and so on.

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According to Kamsan, (2015) Android is divided into several versions of Android Os including;

1. Froyo (Android Version 2.2 -2. 2.3) android was released in May 2010

2. Gingerbreand (Android Version 2.3 -2.4) android version was released in December 2010 issued by the manufacturer Samsung.

3. Honeycomb (Android Version 3.0-3.2) in this version is used for tablet gadgets, the androin honeycomb version was released in February 2011 then upgraded to version 3.2-32.

4. Ice Cream Sandwich (Version 4.0) was first released in October 2008 and updated again in February 2009.

5. Cup Cake (Android Veri 1.2-1.5)

6. Donut (Android Version 1.6) android this version was released in September 2019 this android is shaped like a ring.

7. Eclair (Android Version 2.0-2.1) was released in October 2009 in this version the emergence of Buelooth 2.1 and a digital camera with zoom, multi touch this version is updated again on 19 0ktober 2011.

8. Jelly Bean (Android Version 4.1-4.3) was announced on 27 June 2012 but was introduced to the public in October 2012, the features of this version of Android are camera application, keyboard gesture typing, google now and many more.

9. Kitkat (Android Version 4.4) was released in October 2013 the features of this version are Immersive mode, direct contact phone app, google noe launcher, and has a new ic interface.

10. Lolli Pop (Version 5.0) version 5.0 is the latest operating system where many of the latest features are offered by Google.

11. Marshmellow (version 6.0) this version was released in 2015 the first devices of this version i.e. Google Nexus 6P Smartphone and Nexus 5X with its pixel C tablet.

12. Nougat (Android Version 7.0) was released in 2016 with various features including Doze on the go, Window, notifications in bundles and many more

13. Oreo (Android Version 8.0) was released by google in the month of March 2018. Features of this android version are notification and priority for categories, color management, android O which has redesigned new emoji, Boot Time on pixel devices.

Android development which from year to year increases in the services provided, which for all android versions released have a relationship where these versions become a single unit that helps run an operating system.

From the explanation above, it can be concluded that Mobile Android is an operating system that moves and runs on software that operates through mobile (smartphones, gadgets or tablets) which comes from an application system previously installed on mobile that can be downloaded. .

1. Android Mobile Function (Mobile)

Business competition in the digital era is very fierce where every company implements service innovations in attracting consumer interest. Moreover, consumers are now literate with technology and the increasing number of consumers using smartphones. Therefore, companies must pay attention to the needs of today's consumers.application mobile can support companies doing business.

Companies must pay attention to the concept of mobile android issued to facilitate company activities. The function of the mobile application is to make it easy for users and companies to get information quickly without using a PC or netbook and so on, the use of obtaining the latest information and being able to save time without being hindered by distance, place and time because it can always be connected to the internet communication network. 2012).

2. Benefits of Using Mobile

applications mobile has a positive impact in the form of benefits to its users, either individuals or an organization or company. The benefits described include:

a. As a means of disseminating information

The benefits provided by an android mobile or mobile can help disseminate information where the information has different purposes. For example news portals, and electronic magazines. Dissemination of information on social media.

2. Building a company brand

Utilizing android mobile can help build a company brand. Especially in companies that in fact are still pioneering, by using Android mobile the company is able to assist in marketing or promotion of their products. For example, in banking applications that promote products and services, in supermarkets and many more

3. Facilitate human work.

Mobile android provides many benefits, one of which facilitates human work with the use of mobile android , work that was previously done by humans can now be assisted by a mobile application. Examples of this use are helping to collect food recipes, collecting company data, recording company finances and helping with banking services and selling merchandise.

4. Establishing long-distance communication

In this benefit, it facilitates communication within the company, for example in banking, it facilitates communication between banks and customers. By using banking services or digital banking in its application.

5. Improving business processes

    To improve their business, many business actors who are building companies do or use mobile to support the company's progress. For example, banking services are now starting to use m-banking or an application for companies to support work in transactions with customers (Tekno, 2017).

METHOD

The research method is a series of methods used in the research, in this section it will be explained about the parts that will affect the methods that will be used in this research including; This study uses a qualitative method using a descriptive approach because it is in-depth about the phenomena or circumstances that occur. Qualitative research is research that describes the actual state of the phenomenon of the object being studied and compared with the theory that is in accordance with the problem under study (Moleong, 2008). So research that produces descriptive data in the form of written or oral data from people and observed behavior. This research was conducted at the head office of BPRS Suriyah Cilacap which is located on Jl. DI Panjaitan No. 47A, Gobok, Kec. Central Cilacap, Cilacap Regency, Central Java 53213.

The subjects in this study are customers at BPRS Suriyah who use Android mobile services and marketing employees who assist in the implementation of using Android mobile services where they are informants needed to obtain the data needed by researchers. While the object in this study is the quality of service on the android mobile service provided whether it has played an optimal role in improving the quality of service and has met the standardization of android mobile services as in general. The data used include: Primary data itself, namely the main data taken by researchers directly (Sugiyono, 2019). The primary data of this study were taken from observations in the field, interviews conducted by researchers with related parties or sources, namely marketing employees and customers. with the topic of optimizing the role of Mobile Android in improving service quality there. Secondary data obtained from this study were obtained through reports by reading, looking for information in books on literature, Islamic banking journals, news and other sources related to the data to be discussed in the study.

DISCUSSION

BPRS Suriyah Cilacap's android mobile service is expected to be able to provide convenience for customers and employees and be able to play an optimal role. This

android mobile service is in great demand because the implementation process is easy and understandable while the optimization process in a service is very necessary because it is to measure how far the usability of this service is. From the results of an interview with the marketing department, Mrs. Nisa explained that there were several steps taken to achieve the goal of optimizing this service. The Android mobile service process in its implementation, there are several stages including:

1. Entering the Android mobile

Service system This Android mobile service system has been specially designed by IT at BPRS Suriyah and has been installed directly into the cellphone of each employee who is on duty in the service. This android mobile is not just used by other people or replaced by other employees because the system already installed on the cellphone cannot be moved because this service system is also directly connected to a portable printer that has been regulated and specially designed by the central IT party to support the existence of this service.

Portable printers that have been connected and have been connected to this service cannot be replaced or exchanged with other employees because this printer has also been designed in such a way and if this printer is damaged it must be replaced with a new portable printer and reset again by the IT center, so that if the printer is swapped with another employee, the printer cannot be used.

2. Enter the customer

After opening the android mobile service system, the next step is to select the search for the customer's name, which must be adjusted to the address of the customer who will make the transaction, this is to prevent mistakes where many names of potential customers are the same.

3. Write the nominal in the transaction

The next step after the name and address of the customer who will make the transaction is correct, then write down the nominal amount of the customer who will save. The deposit amount or nominal amount in saving is not limited and not minimized or it can be said to be in accordance with the customer's ability, but if the amount in the customer's installment deposit is still in accordance with the minimum installment amount given by the BPRS at the beginning when borrowing.

4. Print transaction receipt or print transaction receipt.

If nominal number has been added, the next step is to click print transaction receipt or transaction receipt that is available, if it is not available then wait a moment. The receipt contains the date of making the transaction, then there is the amount of the deposit, the total balance before making the transaction and the total balance after making the

transaction. The transaction receipt is then given to the customer to be stored and used as evidence if later there is an error that must include proof of the transaction.

Withdrawals today Where the target for each marketing must reach Marketing employees when they have completed their duties in withdrawing using this service and have reached the nominal withdrawal target of a minimum of 5 million each day, the next step is for marketing employees to see a list of customer mutations or a final deposit mutation report on this day to see the number of customers who made transactions and to review whether there was an error that occurred in the transactions that have been made.

After seeing that no mistakes were made, then the marketing employees uploaded the data of customers who had made transactions and had been transferred. After uploading, then marketing re-downloads and prints the entire receipt of the customer who made the transaction. So there are 2 (two) types of receipts made in this service, the first receipt is given to the customer to be stored and the second receipt is the total number of customers that have been uploaded. The receipt will later be handed over to the teller to update the deposit again so that there are no misunderstandings so that it can reduce the risk.

From the results of the interview explanation above, it can be concluded that each stage in the process of this Android mobile service has been designed in such a way which is expected to help facilitate the tasks of employees and customers in conducting transactions and supporting the quality of the bank. Where in running a service, it is necessary to first understand a service that will be used before using it so that later you will not regret if the service turns out to be unsatisfactory. After understanding the service that will be selected, it is necessary to be careful in using this service because a service should have advantages and disadvantages of each.

Another explanation regarding the advantages and disadvantages of the Android mobile service is also felt by BPRS Suriyah customers who use this service where they are also very influential in this case because he is the one who uses this service. There are several customers who convey the advantages and disadvantages of this service, among them the first is Mas Anam who said that:

"The advantage of this service is that it is very fast and does not take long in transactions, so it saves me time to do other activities. Meanwhile, the drawback is that you have to arrange an appointment in advance to make a cash deposit transaction.

Furthermore, an explanation of the advantages and disadvantages of the Android mobile service is explained by Mba Margi, he said that "the advantage of this service is that it is very practical where it does not take a lot of time only 5 minutes just finished immediately, for the shortcomings so far I have used this service, there are no shortcomings that I have encountered in using it."

Further explanation regarding the advantages and disadvantages of mobile android services. It will also be explained by BPRS Suriyah customers who use this service. The

customer named Mba Nita, she said that the advantages and disadvantages of this service are

"The advantages of this service are that it is easy to understand, and can be done at work and saves more time and makes it easier for me to remember the final balance after making a transaction. there is".

5. Optimizing the Role of Android Mobile in Improving Service Quality.

Optimization is a process in the implementation of a program or plan that has been prepared in such a way that it is planned to achieve a desired goal or target so that it can achieve an increase in optimal performance. As for the next definition of optimization, namely a problem solving through a search or a process of finding the best and most appropriate solution (Siringoring, 2005). So the notion of optimization is a process in achieving the best results which can be used as a benchmark for the company in order to achieve certain goals and desired functions. In optimization, there are several components that must be identified, including goals and alternative decisions (Krisna, 2017). Some explanations of the optimization components based on problems regarding android mobile services are:

a. Objectives

To achieve the goal of optimizing the role of the android mobile role, it is necessary to know the purpose of the Suriyah BPRS to implement this service, namely to minimize the time used so that there is no accumulation of customers at the bank who will carry out this service. transactions directly because to minimize the spread of the covid-19 virus, therefore BPRS Suriyah utilizes this service to provide the benefits of existing services to benefit both customers and employee staff to make it easier to use this service.

b. Alternative Decisions

The decision to use this service is known because it is to support ball pick-up transactions to make it easier, so it requires new technology with high mobility.

In optimizing the android mobile of BPRS Suriyah, several efforts have been made. To see how optimally the role of the service used, namely Mobile Android, is to achieve the goals and what obstacles are faced, an alternative emerges to optimize the use of this service role. The responses from several customers and employees regarding the optimal role of mobile android in improving the quality of customers were carried out by the author by interviewing customers and marketing staff with questions.The first was the response given by Mr. Puguh as a markting employee at BPRS Suriyah Cilacap, he said;

"Mobile android plays an optimal role in improving service quality because it makes it easier to service and facilitate transactions where I myself as a marketing employee who

moves from place to place in carrying out tasks so I really need fast and practical services like this android mobile service".

Furthermore, the results of the second interview are the responses given by Ms. Nisa who is also a marketing employee at the BPRS. He said that;

"Mobile android plays a very optimal role, because we use it every time we make transactions because it helps and saves time because it was faster, which was previously not done manually. This service also increases the attention of customers for transactions because they are more sophisticated and do not take time so that they steal the attention of customers, where most of the customers are traders in the market."

The third was the response from the marketing staff, namely Mas Doni, who explained that the Android mobile service had played an optimal role or not at BPRS Suriyah. As for his explanation, namely:

"It plays an optimal role because the first is faster than we do manually, the second adds to the customer's confidence because in the final result there is a total initial balance, added salto and also a final balance that has been added. from several customers who say this service is sophisticated so that it adds to the customer's trust in us".

From the results of the interview with Mas Doni that the Android mobile at the Suriyah BPRS has played a very optimal role where he said that the Android mobile can speed up transaction time and increase the trust of our customers to use this Android mobile service.

From several interviews that have been conducted by several marketing staff at BPRS Suriyah Cilacap, namely Mr. Puguh, Mrs. Nisa, and Mas Doni who have explained that mobile android plays an optimal role in BPRS Suriyah Cilacap. And almost the same as from the information above, Android mobile services can help with the tasks of marketing employees and save time because what should be done manually is easy to implement, making it easier for transactions in services. And with this android mobile service, it adds to the customer's trust in the BPRS and steals the attention of the customers because the

In carrying out an optimization process for a form of service, it certainly does not go according to the plan that was designed at the beginning. There must be times when the plans that have been prepared at the beginning are wrong, even though they are not far from the initial plans. Constraints encountered in the optimization process are also needed because with the constraints there will be the best solutions and with these solutions make the optimization process better and make corrections again in building a service to be better in the future.

In carrying out the optimization process on Android mobile, there are several obstacles that occur during the process of implementing this service. Where obstacles in the optimization process often create problems or misunderstandings between customers

and employees or employees with other employees. Some of the obstacles encountered when using this service will be conveyed by several marketing staff and customers of BPRS Suriyah.

The first one will be conveyed by Mrs. Nisa as the AO section at BPRS Suriyah, she said that:

"the obstacles involved in carrying out this service are the batteries in the portable printers that often run out in the middle of ongoing transactions, and the paper on the portable printers that often runs out in the transaction process, then there are disturbances when uploading the daily final report and when making mistakes in the transaction process, these obstacles often occur. The results of the interview above explained by Mrs. Nisa that the obstacles encountered when the Android mobile was carried out while making mistakes include incorrectly entering the nominal amount to be added, incorrectly entering the name because many customer names are the same.

Furthermore, the explanation of the interview results will also be explained by the customer of BPRS Suriyah who uses this service, namely Mba Nita. He said that;

"For obstacles when using this service there are no obstacles encountered but to support this service the need for E-banking services that help support this service in order to make it easier for customers to carry out other transactions that are often encountered in daily life, for example bank transfers, payments electricity bills and so on where the service does not yet exist".

The results of the interview by Mba Nita that there are no obstacles when making service transactions, but in this service there is no e-banking that completes it. Because most banks have implemented m-banking or mobile banking services to support the diverse needs of customers and make it easier for customers in every way.

From the results of the explanation of the interview above given by Mrs. Nisa and Mba Nita as people who use this service. It can be concluded that the constraints experienced when using Android mobile are:

1. Batteries in portable printers that often run out during transactions

2. Paper receipts on portable printers that suddenly often run out

3. There are often disturbances when closing and uploading the final daily report or mutation

4. Small mistakes that often occur (error entering the transaction nominal, name, and address)

5. There is no m-banking or mobile banking that complements this mobile .

Constraints in android mobile services can make customers choose and think about using this service if the problem is not finding the best solution. Of course, the problems

that occur have the best solution provided by BPRS Suriyah, both the obstacles that occur by the marketing staff and the solution to the problems for customers. Where if there is an obstacle that occurs but there is no solution it makes an awkwardness which will be fatal in the future.

Some of the efforts and solutions made by BPRS Suriyah if there are obstacles and obstacles in using Android mobile include;

1. Before making a cash deposit transaction departure using the mobile android mobile service, a portable printer must be fully charged first. And to anticipate, bring a portable printer charger that has been divided according to the printer obtained.

2. Before carrying out a transaction, it is necessary to first check the paper in the printer and fill it completely before making a transaction.

3. To reduce the risk, the marketing employee must re-check and try again and again until there is a successful upload notification and a download sin notification, if it still doesn't work, immediately report it to the IT office.

4. If the problems that occur are still normal and can be overcome by themselves by refreshing the system display so that the system returns to normal.

5. Complementary services on android mobile or an M-banking or mobile banking application actually already exist at BPRS Suriyah but have not been implemented or applied to all BPRS Suriyah customers. M-banking services at BPRS are still used only for customer employees and closest members because they have not received approval. Later, if M-banking has obtained a permit or permit, then M-banking services at BPRS Suriyah can be used and enjoyed by customers. The M-banking or mobile banking service of BPRS Suriyah named Suriyah Mobile which will later operate in all branches of BPRS Suriyah and cash offices of BPRS Suriyah.

From the explanation of the interview above that every obstacle must have the best solutions which have been thought of at the beginning. And in a system that is issued, it is possible that there are no obstacles in it, in a system it must have advantages and obstacles in it there is no system that runs perfectly without any obstacles in it.

Based on the results of observational data interviews with both customers and banks that have been carried out by researchers in optimizing the role of mobile android in improving service quality at BPRS Suriyah Cilacap, it is completely optimal although it is not yet perfect and has not been able to accommodate the wishes and obstacles or constraints of the system. Because the full answer to the solution regarding the bottleneck is mostly carried out or held specifically by the IT center to overcome it. However, the mobile android is quite good in helping the implementation of customer transactions and other bank parties.

And from the explanation above, Android mobile have played a very optimal role in improving the quality of services at BPRS, although there are still obstacles and shortcomings in them, including the absence of mobile banking services needed by customers. However, to support these obstacles, it is covered first with Android mobile and many customers also feel happy and this service is also in great demand with this service even though it is not in accordance with the wishes of the customer. And in the future, the mobile banking or Suriyah Mobile will be implemented at the Suriyah BPRS if it has obtained a license to operate.

CONCLUSIONS

Based on the results of the research that has been carried out, namely regarding the Optimization of the Role of Mobile Android in Improving Service Quality at BPRS Suriyah Cilacap, it can be concluded that:

The role mobile android in improving service quality at BPRS Suriyah Cilacap is fully optimal in improving service quality at BPRS. Although there are still obstacles in it. The role mobile android in BPRS is to facilitate marketing work, facilitate customer work, and save time because they do not have to come directly to the bank, as well as increase customer confidence in BPRS because there is an android mobile service. In addition, it reduces the risk of customer accumulation at the bank to minimize the spread of COVID-19 by limiting direct transactions so that they are transferred to this service.

Constraints experienced in using android mobile services, both employees and customers who use it such as portable printer batteries that run out, paper receipts for transactions that can run out at any time, and system errors when uploading daily deposits at the end of transactions and the absence of M-banking to support the convenience of customers in accordance with the needs where these obstacles are felt by many users of this service, both customers and staff employees. With these obstacles, it has not fully accommodated some of the obstacles of android mobile because in every obstacle that occurs and the solutions provided are still carried out by the IT office in solving it while staff employees can only provide explanations to customers so that misunderstandings do not occur.

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