

ANALYSIS OF THE ISLAMIC BANK CASH WITHDRAWAL SERVICE SYSTEM FOR FOREIGN TOURISTS (A CASE IN ACEH TENGAH INDONESIA)

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Abstract

Aceh Tengah is highland that attracts many tourists from domestic or foreign countries in Aceh. Bank Syariah Indonesia (BSI) of the Islamic banks that plays an important role regarding the cash withdrawal process by foreign tourists in Aceh Tengah District, Aceh Province, Indonesia. The study aims to determine how BSI facilitates cash withdrawal services in Aceh Tengah. This study used a qualitative method with a descriptive field approach from foreign tourists that visiting Aceh Tengah. The results of this study indicate that there are several obstacles experienced by tourists in the cash withdrawal process, such as some of their bank cards are not supported by the available ATM (Automated Teller Machine) even through the Teller counters would have been not accessible for them. It is expected that this study will highlights the needs of upgrading system for Islamic banks that operating in Aceh Tengah for foreign tourists in using cash withdrawal services.

Keywords: Service system, cash withdrawals, foreign tourists, islamic bank

Abstrak

Aceh Tengah merupakan dataran tinggi yang banyak menarik wisatawan dari dalam maupun luar negeri di Aceh. Bank Syariah Indonesia (BSI) salah satu bank syariah yang berperan penting dalam proses tarik tunai oleh wisatawan asing di Kabupaten Aceh Tengah, Provinsi Aceh, Indonesia. Penelitian ini bertujuan untuk mengetahui bagaimana BSI memfasilitasi layanan tarik tunai di Aceh Tengah. Penelitian menggunakan metode kualitatif dengan pendekatan deskriptif lapangan dari wisatawan mancanegara yang berkunjung ke Aceh Tengah. Hasil penelitian ini menunjukkan bahwa terdapat beberapa kendala yang dialami wisatawan dalam proses tarik tunai, seperti beberapa kartu bank mereka tidak didukung oleh mesin ATM yang tersedia bahkan melalui counter Teller pun tidak dapat diakses oleh mereka. Penelitian ini diharapkan dapat menyoroti perlunya peningkatan sistem pada bank syariah yang beroperasi di Aceh Tengah bagi wisatawan asing dalam menggunakan layanan tarik tunai.

Kata Kunci: Sistem pelayanan, tarik tunai, wisatawan mancanegara, bank syariah

INTRODUCTION

Tourism development utilizes the diversity of natural beauty and potential as the largest marine tourism area in the world wisely and sustainably and encourages economic activities related to the development of national culture, over time the development of tourist destinations increases, so do the tourists who will come to an area and many of them need cash withdrawals to meet their needs (Djakfar et al., 2021). Regarding the obstacles that occurred, foreign tourists visiting Aceh admitted that they had difficulty making transactions in Aceh because they could not withdraw cash from independent ATMs of

Islamic banks, both BSI and Bank Aceh, the tourists explained that they could not withdraw money because there were no many choices available banks in Aceh, only two Islamic banks. However, the merchant EDC machines that are currently spread throughout Aceh can be used for non-cash transactions from cards with the VISA and Mastercard logos. The handover of the EDC machines is proof of BSI's role in facilitating tourists with cash withdrawals to help business owners in the tourist area in serving local and foreign tourists to make transactions (Antaranews, 2022).

Aceh Tengah is a district located in Aceh Province, which has the potential for natural and cultural tourism. With its attractive tourism potential, this city has attracted the interest of many foreign tourists. Foreign tourists need banking services, including cash withdrawal services. However, with the increasing number of foreign tourists coming to Aceh Tengah, tourists do not have Indonesian Islamic bank accounts, so they experience difficulties because the cash withdrawal service system at Indonesian Islamic banks may face several challenges. Tourist areas that have potential that is no less interesting than other tourist destinations in Indonesia. Aceh Tengah has many tourist attractions that can be visited such as nature tourism, agrotourism, art and culture tourism, and historical heritage tourism. One of the tourist attractions in Aceh Tengah is a centre of attention in its development is Laut Tawar Lake. However, in reality, this Laut Tawar Lake tourist attraction has not been fully developed due to the low level of promotion and limited funds in development. Aceh Tengah is one of the tourist attractions that is a fairly potential asset to be developed as one of the tourist destinations in developing and enlivening tourism in Aceh Province.

The purpose of this study is to find out how BSI facilitates tourist cash withdrawal services in Aceh Tengah. The local government have been tried to provide facilities and infrastructure such as cottages, public toilets, prayer rooms and parking lots comfortably but have not been managed properly. The development of tourist destinations by the tourism ministry has been running in accordance with existing policies, but in its implementation there are problems that have a negative impact on strategy implementation, the limited budget is one of the root matter which means that large programs are not implemented according to the established plan (Karisma, 2022). Regarding the

government's seriousness, the government finally took advantage of aid funds from the community as investors in accordance with applicable policies.

RESEARCH METHODS

This study is qualitative research, the data is obtained from the results of interviews, field notes, photos, video tapes, personal documentation, notes, or memos and other documentation (Indriantoro & Supomo, 2009). This study will describe and elaborate the events in society that are considered to be included in social deviations with a qualitative descriptive approach. The data collection carried out by researchers to obtain objective data in conducting research using observation. Observation is needed to obtain documents regarding to behavior, suggestions and infrastructure. In each observation, the data obtained by researchers will be associated with two important things. Firstly, information (for example how to research, whether or not the tools used are appropriate and what happens and the context of things related to the surrounding area). Secondly, interviews, techniques used to obtain data through direct conversation with informants related to research problems by using interview guidelines. Documentation also used to record of past events in the form of writing, pictures or monumental works from someone.

RESULTS

Related to the obstacles that occurred, tourists visiting Aceh admitted that they had difficulty transacting in Aceh because they could not withdraw cash from Islamic bank ATMs, both BSI and Bank Aceh. The tourists explained that they could not withdraw money because there were no more conventional banks in Aceh, but only two Islamic banks. The merchant EDC (Electronic Data Capture) machines that are currently spread throughout Aceh can be used for

non-cash transactions from cards with the VISA and Mastercard logos. The handover of the EDC machines is proof of BSI's role in facilitating tourists to withdraw cash to help accommodation business owners in the tourist area in serving foreign tourists to make transactions. With several obstacles that occurred as the results of interviews conducted by researchers with one of the BSI branch in Aceh Tengah, they explained that several tourists came to the bank and experienced obstacles when trying to withdraw money from the ATM machine.

The ATM machine could not read their cards and when they tried to insert the card into the machine, their cards were rejected and they could not withdraw cash. As the results of the interview conducted before, the author concluded that BSI's role in facilitating tourists is through the provision of ATM machines in various tourist locations. The ATM machines allow the use of ATM cards from domestic and foreign banks, thus facilitating access to financial services for tourists. With this facility, BSI contributes to improve the comfort and ease of financial transactions for visitors who visit tourist destinations that have been equipped with ATM machines. When tourists experience difficulties or problems when making cash withdrawals some of them will go directly to the bank branches.

Then the staff will suggest making withdrawals at the teller counter and for non-BSI customers they will suggest opening an account to make transactions easier, BSI always strives to improve customer service, especially in making cash withdrawals. This can be supported by the results of interviews that have been concluded by researchers with customers of BSI in Aceh Tengah that the availability of BSI ATM machines at tourist destination locations, especially in the Aceh Tengah District is still very lacking in numbers. Customers have difficulty making cash withdrawals, because some BSI ATM machines

experience errors and cannot make transactions for other banks cards. In addition, the distance between one BSI ATM machine and another is quite far, the BSI logo is not clearly visible in some places. Therefore, customers advise other tourists to bring cash as a precaution, because at tourist destinations there are not many ATM machines that can serve VISA and Mastercard cards.

This is a recommendation given by customers to minimize the risk of running out of cash while on vacation in Aceh Tengah with the results of the interview and the obstacles that BSI is currently experiencing. Based on the results of the interview conducted by the researcher to one of the tourist, the researcher concluded that some tourists find it difficult to make cash withdrawals at BSI. They complained that the cash withdrawal policy at BSI could make it difficult for tourists, especially those from abroad, because not all banks in the area accept foreign cards. Several banks also said that BSI had tried to overcome the obstacles that occurred and some tourists might open an account at BSI if they planned to stay for a longer period of time in the place. And this is also related to the results of the interview by another informan which the researcher concluded that withdrawing money in Aceh Tengah has proven to be difficult for people from abroad.

The results of the interview with the bank revealed that there are still many branches of Indonesian Islamic banks that have not focused on serving tourists because they have not had cooperation with foreign cards network such as VISA, Mastercard, American Express, JCB, etc. However, some places have adopted a joint payment system or accept tourist payments. Such as in the province of Aceh and the city of Sabang where there are ATMs that accept VISA and Mastercard cards. Based on the interview results that have been concluded by the researcher with of the customer service at BSI branch in Aceh

Tengah, BSI has an important role in facilitating tourists.

They do this by providing ATM machines in several tourist locations, which can be used with ATM cards from domestic and foreign banks. If the ATM machine experiences problems, BSI staff will advise customers to use other e-channel services such as mobile banking. When tourists experience difficulties or problems when making cash withdrawals, staff will provide advice to use the teller counter or e-channel specifically for BSI customers, or advise non-BSI customers to use the nearest BSI ATM machine or open an account to facilitate transactions. BSI continues to strive to improve customer service, such as allowing withdrawals with ATMs from foreign banks and they support tourism by providing excellent service to every customer (Fernandes & Marlius, 2018). With the increasing technology today, it has a great influence on the service system in buying and selling transactions. Where initially Indonesian people were accustomed to transacting using cash. However, over time, buying and selling transactions have begun to increase in the digital payment system.

With the increasing technology today, it has a great influence on the payment system in buying and selling transactions. Where initially Indonesian people or tourists were accustomed to transacting using cash. However, over time, buying and selling transactions have begun to penetrate the digital payment system. BSI also provides facilities for one of the non-cash services through Qris for MSMEs, Mini markets, souvenir sellers, tourist destinations, hotels, homestays and for tourists. Based on the results of the interview, it can be concluded that researchers who have been conducted by researchers with of the staff from BSI in Aceh Tengah branch said that regarding the obstacles caused by the difference in the number of digits in the ATM PIN (Personal Identification Number) between several

countries and Indonesia, it shows that several countries use four digits, while Indonesia uses a six-digit PIN. As a result, difficulties occur when citizens of countries with four-digit PINs try to access ATMs in Indonesia, especially in Aceh Tengah. BSI has tried to overcome this problem by directing EDC merchants not to accept ATM PINs with four digits, and providing other options such as Paypal Global which can be used worldwide. In addition, Indonesia also offers VISA Options, although BSI has made improvements to the ATM system, the problem that arises related to ATM PINs that only have four digits is still not fully resolved, because the majority of users in Indonesia have ATM PINs with six digits. Based on the statement of the staff, it can be concluded by the researcher that BSI admitted that foreign tourists had difficulty transacting in Aceh due to the limited number of BSI ATMs. These tourists cannot withdraw cash because there are only two Islamic banks in Aceh and no conventional banks. Merchant EDC machines with the VISA and Mastercard logos are used for non-cash transactions, which help tourists in making transactions in Aceh.

The handover of this EDC machine shows BSI's role in facilitating tourists and helping accommodation business owners in the Aceh tourist area serve both local and foreign tourists. However, currently, EDC machines are still very lacking. The obstacles recognized by tourists visiting Aceh Tengah are related to the difficulty of making transactions, especially in withdrawing cash through ATMs, because Aceh Tengah is dominated by only two Islamic banks, namely BSI and Bank Aceh. This may complicate tourists' access to banking services, some foreign tourists who cannot properly access the ATM network of Islamic banks, this can be a problem especially if the card is not compatible with the service system or network owned by BSI. Efforts are needed to provide information to tourists who experience

this obstacle so that they can take appropriate steps. BSI should collaborate with international networks to provide better access to tourists. This can include cooperation in facilitating cash withdrawals at Islamic banks ATMs.

This also encourages the development of digital banking solutions and non-cash payments in Aceh Tengah as an alternative to overcome the problem of withdrawing cash at ATMs, allowing tourists to make transactions effectively without having to rely on physical ATMs, and based on the interview results that have been concluded by the researcher with BSI staff explained that before the establishment BSI or merger, the obstacle faced was not being able to withdraw cash at BSI because there were no ATM Bersama (one of the network that used by most of banks in Indonesia) users, BSI directed foreign tourists to several agent locations such as several BSI Agents, making it easier for them to withdraw money. For now, tourists can withdraw money easily, and every time an error occurs, BSI always makes updates, 66 several BSI branches have made many updates by issuing new products and others. Most likely, tourists will find it easier to access ATM Bersama in the future, but for ATM Link there will be a fee charged depending on the type of card, whether platinum, gold, and silver.

The higher the card level, the higher the fee charged. The obstacles that occur in the field related to the results of interviews conducted by researchers which can be concluded as follows: The main problem that often occurs when tourists make transactions at tourist destinations is the difficulty in getting cash. After the bank merger/establishment of BSI, tourists cannot withdraw cash at BSI because there is no use of the visa logo. BSI directs foreign tourists to agents such as BRI link which still use conventional systems such as BNI, BNI, MANDIRI, foreign ATMs, or visas to make it easier for them to withdraw money. Although BSI has made updates

and issued new products, the obstacle of cash transactions is still a problem faced by foreign tourists. This shows the limited transaction facilities at tourist destinations that can be accessed by foreign tourists, this obstacle can be a serious obstacle because there are still many places or traders at tourist destinations that may only accept cash payments.

The inability of foreign tourists to get cash can limit their ability to make transactions in some places. In conditions of difficulty in transacting using cards, foreign tourists said that they could only make transactions through mobile banking services, although it can be a solution, not all foreign tourists have access to using mobile banking services at tourist destinations that may have different technologies and regulations. Difficulties in making transactions and payment limitations can have a negative impact on the experience of foreign tourists at the destination. They may only choose between paying with cash or using mobile banking services that may not always be practical or adequate for all transaction needs. This can create inconvenience and be a factor that influences their positive perception of the destination.

DISCUSSION

From the results of the research conducted, the researcher obtained information from several informants who had experienced the cash withdrawal services provided by the tellers and customer service of BSI. Basically, BSI has tried to provide the best possible service to tourist customers. BSI in Aceh Tengah is one of the banks that always interacts with tourist customers. This can be supported by the results of the interview that the researcher concluded with the customers of the BSI in Aceh Tengah, it concluded that the availability of machines, especially ATMs at tourist destinations, is still

very lacking, the difficulty withdrawing cash because several BSI ATMs have errors and cannot make transactions was there. Even when the tourist in a remote city during the trip, she also experienced similar difficulties. This shows the need for improvement and improving banking infrastructure in tourist locations and remote cities to provide more reliable services to visitors.

This statement can be supported by the results of interviews that have been concluded by researchers with customers of BSI in Aceh Tengah that the availability of BSI ATMs at tourist destination locations still lack in number, especially in the Aceh Tengah area. Customers have difficulty in making cash withdrawals, because several BSI ATMs experience errors and cannot make transactions. In addition, the distance between one BSI ATM machine and another is quite far, the BSI logo is not clearly visible in some places. Therefore, customers advise other tourists to bring cash as a precaution, because in tourist destinations there are not many ATMs that can accept VISA and Mastercard cards. ATM machines can serve customers faster and more practically than having to visit the nearest bank to make every financial transaction. Based on what has been conveyed, the self-image built by a bank as its identity and character becomes an attraction for customers to make transactions at the bank. In addition, the existence of ATM machines is very beneficial for bank customers.

The convenience offered in terms of transaction speed without having to visiting a bank branch, comfort with special ATM booths and air conditioning always provided, to the security aspects of transactions guaranteed by the bank. One of the staff from BSI in one of Aceh Tengah branches explained that BSI's role in facilitating tourists is by providing ATM machines in several tourist spots, which ATMs can be used using ATM cards from other domestic banks or

ATMs from other banks from abroad, if there is damage to the ATM machine, BSI staff will advise customers to transact in banking and other e-channels. And suggest visiting the nearest ATM machine.

BSI as a Sharia financial institution whose duties provide financial services through depositing money (savings), lending money or credit and other financial services. For that, banks must be able to maintain public trust because it is very important and has high value because without public trust, it is impossible for banks to survive and develop. To maintain and increase customer trust, banks need to maintain a positive image in the eyes of their community. This image can be built through product quality, service quality, and security quality. To improve the image of banking, banks need to prepare personnel who are able to handle and serve the desires of their customers.

The statement can be supported by the results of interviews with HC which have been concluded by researchers that the obstacles that occur in the field faced by foreign tourists are the main problem that often occurs when tourists make transactions at tourist destinations is the difficulty in getting cash. Before the bank merger, tourists could not withdraw cash at BSI because there was no use of ATM Bersama. BSI directed foreign tourists to agents such as BRI link which still use conventional systems such as BNI, Mandiri, overseas ATMs, or visas to make it easier for them to withdraw money. Although BSI has made new product updates, cash transaction constraints are still a problem faced by foreign tourists. It is hoped that access to ATM Bersama will be easier for tourists in the future, but there will be a fee of charged depending on the type of card used (palitum, gold, silver).

The difficulty in finding cash at tourist destinations results in limitations in making transactions, except using mobile banking to give

money to others. This is also related to the results of the interview concluded by the researcher another person, he said he had difficulty getting cash, when looking for BSI, there happened to be a system disruption at the tourist destination. Without cash and other transaction options, the bank suggests visiting agents who still use conventional banks. This was confirmed by one of the staff from BSI in Aceh Tengah, he overcame the obstacles experienced by foreign tourists related to what happened to tourists visiting Aceh who had difficulty transacting in Aceh because they could not withdraw cash from independent ATMs (ATMs) of Islamic banks, both BSI and Bank Aceh. The tourists explained that they could not withdraw money because in Aceh there were no more conventional banks, but only two Islamic banks.

The EDC merchant machines that are currently spread throughout Aceh can be used for non-cash transactions from cards with the VISA and Mastercard logos. The handover of the EDC machines is proof of BSI's role in facilitating tourists with cash withdrawals to help lodging owners in the tourist area in serving local and foreign tourists to make transactions. BSI smart agent is a service product that offers agent services as an intermediary for Bank Syariah Indonesia in providing services where previously the agent was a customer of Bank Syariah Indonesia. With several obstacles that occur regarding tourist customers. As the results of the interview conducted by the researcher, they explained as follows: BSI has a role in facilitating tourists, namely by providing ATM machines in several tourist spots, which ATMs can be used using ATM cards from other domestic banks or ATMs from other banks from abroad. if BSI faces tourists who have difficulty in making cash withdrawals.

Then the staff will suggest making withdrawals at the teller counter or transacting

via e-channel, for non-BSI customers we recommend opening an account to make transactions easier, BSI Bank always strives to improve customer service, especially in making cash withdrawals.

CONCLUSION AND RECOMMENDATIONS

The role of Bank Syariah Indonesia in facilitating cash withdrawal services for tourists, the role of BSI Bank can also include providing information on the location of ATMs or bank branches that can be accessed by tourists. Thus, Bank Syariah Indonesia plays a role in facilitating access to financial services for tourists who want to make cash withdrawal transactions during their visit to Indonesia, especially Aceh Tengah, this role reflects Bank Syariah Indonesia's efforts to support tourism in promoting the implementation of Sharia principles in the financial sector in this country.

What are the obstacles faced by tourists regarding BSI Banks cash withdrawal services in Aceh Tengah with limited ATM machines? Tourists may experience limited ATM machines in the area. This can make it difficult for tourists to access to make cash withdrawal transactions. Some tourists may feel burdened by transaction fees. It is expected for Bank Syariah Indonesia to be able to understand the needs of foreign tourists in using cash withdrawal services, their expectations related to cash withdrawal services such as ATM locations, withdrawal limits, and types of currencies that can be accessed, and improved again related to network constraints that often experience network disruptions. It is expected for Bank Syariah Indonesia to increase the availability of ATM machines, especially in places that are often visited by foreign tourists such as tourist attractions and shopping centers. And ensure the security of Bank Syariah Indonesia can protect foreign tourists' cash withdrawal transactions to reduce the risk of

fraud or theft, ensure that cash withdrawal services are easy to understand by foreign tourists, explain the concept in accordance with sharia related to banking services. It is recommended that Bank Syariah Indonesia institutions build cooperation with related parties such as tourism authorities and financial institutions to improve Bank Syariah Indonesia's cash withdrawal services among foreign tourists.

The use of technology to improve the tourist experience such as the use of mobile applications or different payment technologies, 79 and of course easy to use and friendly to foreign tourists. It is recommended for future research to be able to research cash or non-cash withdrawal service systems, QRIS or others with different location methods from this research.

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