

## The Effect Optimizing Digital Transaction Education on Customer Cross Selling at Bank Syariah Indonesia KCP Kabanjahe

Syiva Difi Oktavianny<sup>1</sup>, Siti Mujiatun<sup>2</sup>

<sup>1</sup>Program Studi Perbankan Syariah Fakultas Agama Islam, Universitas Muhammadiyah Sumatera Utara, Jl. Kapten Muchtar Basri No.3 Glugur Darat II 20238, Sumatera Utara

<sup>2</sup>Program Studi Perbankan Syariah Fakultas Agama Islam, Universitas Muhammadiyah Sumatera Utara, Jl. Kapten Muchtar Basri No.3 Glugur Darat II 20238, Sumatera Utara

E-mail: [syivaoktavianny@gmail.com](mailto:syivaoktavianny@gmail.com) [sitimujiatun@umsu.ac.id](mailto:sitimujiatun@umsu.ac.id)

**Abstract:** Optimization of digital transaction users is an effort to maximize the number of digital-based transaction users. In Indonesia alone, the development of digital transactions grew much better, amounting to 1,556% in the 2017-2020 confinement, which has great potential to absorb the flow of digitalization. This study aims to test and analyze the effect of Digital Transaction Education Optimization on Customer Cross Selling at Bank Syariah Indonesia KCP Kabanjahe. By research method is quantitative descriptive. The design of this study is simple linear regression analysis, classical assumption test and hypothesis test. The population in this study is customers of Bank Syariah Indonesia KCP Kabanjahe amounting to 2,100 with sampling techniques using the slovin formula, amounting to 95 samples. The results of this study are Digital Transaction Education (X) has a significant effect on Customer Cross Selling (Y) at Bank Syariah Indonesia KCP Kabanjahe.

**Keywords:** Digital Transactions Education, Cross Selling Customers, Bank Syariah Indonesia.

### 1. Introduction

The relationship between optimizing digital transactions education on customer cross selling at Indonesian sharia bank KCP Kabanjahe is that it can increase customer trust in the company and reduce the possibility of moving consumers to other companies (retaining customers). As well as being able to use time efficiently that focuses on the transformation of digitalization of

financial institution services that focuses on how a financial institution is able to transfer all the services they have into various platforms, will integrate the digitization services received into a daily value creation process then customers will appreciate the value of convenience more.

Optimization is the process of finding the best solution with existing circumstances, not always the highest profit that can be achieved if the goal of optimization is to maximize profits, or not always the smallest cost that can be reduced if the goal of optimization is to minimize costs (Alfarizi, Hanum, and Hidayat 2022).

In the digital-based transaction education process to achieve optimization, many things must be considered, especially in preparing user expansion plans, digital transactions will be the foundation in the ongoing optimization process. Optimization of digital transaction users is an effort to maximize the number of digital-based transaction users. The development of the banking world is also accompanied by the growing public interest in knowing all forms of banking activities with modern technology, so that people have many options to make financial transactions quickly and precisely.

The rapid development of technology has brought the life of the world community into a new era which is often called the era of the industrial revolution 4.0. A revolution that changes all needs so that they can be served in one application is called digitalization, this digitalization can help people carry out all their needs and activities easily (Satrio Ronggo Buwono, Abubakar, and Handayani 2022).

Digitalization in the banking world plays an important role and a necessity to change the mindset. As a

result of digitalization, customers can access something quickly, efficiently, flexibly anywhere and anytime. The utilization of various technologies in the field of financial services has brought significant changes to the banking industry (Luthfiatussa et al. 2023).

Changes in people's consumption patterns towards digital encourage banks to accelerate the transformation process towards digital banking. In total, digital transactions worldwide from 2017-2021 grew by 118%, from USD 3.09 trillion in 2017 to USD 6.75 trillion in 2021. In Indonesia alone, the development of digital transactions grew much better, amounting to 1,556% in 2017-2020. The demand for banking digitalization is strengthened by various factors driving the development of digital banks in Indonesia, considering that Indonesia is an economy with great potential to absorb digitalization flows (Financial Services Authority (OJK) 2022).

The driving factor is reflection in three main aspects, namely: digital opportunity, digital behavior and digital transaction. Fintech (financial technology) has advantages in speed of service and ease of handling customers so that customer expectations and needs can be served smoothly. Fintech will help Islamic banks to reach the widest range of customers to transact at Islamic banks so as to promote sharia values and Islamic bank ethics. The next step is to help customers use Islamic bank applications that can be downloaded by customers to

conduct online banking transactions in real-time, especially later in financing segmentation (Studi et al. 2020).

Digital transactions have the most significant positive impact arising from digital transformation carried out by banks. First, the widespread accessibility of banking. Second, increasing the competitiveness of Indonesian banks. In digital transactions, increasing ease of banking access for the public and increasing banking efficiency will encourage increased economic activity (Financial Services Authority (OJK) 2022).

The benefits of digital transactions are cross selling our text is here, in 12 pt font-size, 1 line-spacing; don't add services, namely: increasing sales, means to reduce sales costs, helping for product promotion, helping good relations with customers, helping to increase customer loyalty and providing customer convenience and flexibility. Because of the rapid development of technology today, people also want financial services that can be accessed anywhere and in the process of cross selling activities provide good quality service (Nuryadin 2001).

## **2. Theoretical Foundations**

### **2.1 Cross Selling**

Cross selling is the sale of more than one type of bank product to one customer. Through cross selling the relationship between the bank and the customer must be established in parallel (the parallel style) because the nature of the relationship is mutual acceptance and giving so that they can jointly solve problems in essence, the

concept of Cross selling is intended so that customers depend on the bank and the bank itself is required to be responsive in meeting customer needs (Nuryadin 2001).

Cross selling is designed to increase consumer confidence in the company and reduce the possibility of moving consumers to other companies (retaining customers). The cross selling method is to lure and provide benefits to both sellers and buyers. On the one hand, customers benefit from being able to use their time efficiently by negotiating. On the other hand, companies can focus more on things such as service, maintaining good relationships and looking for new opportunities to expand business with new customers (Product and Duke 2007).

Elements of cross selling:

1. Product Knowledge
2. Knowing Your Customer
3. Service Excellence

### **2.2 Digital Transactions Education**

Definition of digital transactions according to OJK Electronic banking services developed by optimizing the use of customer data in order to serve customers more quickly, easily and according to needs and can be done completely independently by customers by paying attention to the supervisory aspects. These components are: transaction ecosystem, user experience, and digital security (Mnctrijaya.com 2022)

In Indonesia, financial technology began to flourish with the emergence of many financial technology start-ups that began to enliven the market. The Indonesian banking industry and other departments operating under the

sharia model should improve service quality to consider the integration of sharia-compliant financial services. Services that have been present in the financial industry to meet the needs of each customer segment are reliable (Mujiatun, Effendi, and Badawi 2022).

Based on this, Islamic banking's attention to the opportunities obtained from the use of fintech is very important to expand the Islamic banking market, where these opportunities are supported by Islamic banking products that can meet all community needs (Mujiatun et al. 2022).

### 2.3 Optimization

Optimization of an action or activity to improve and optimize. That optimization is a process of implementing a program that has been planned in a planned manner to achieve goals and targets so as to improve performance optimally. So the process of optimizing digital transaction education to achieve targets and realization, it is necessary to prepare a customer cross selling strategy plan which will ultimately be the basis for implementing cross selling. Therefore, optimization as an effort to improve activities that are expected to realize the desired and desired benefits, namely, identifying goals, overcoming obstacles, more precise and reliable problem solving and faster decision making (Alfarizi, Hanum, and Hidayat 2021).

### 2.4 Sharia Bank

Law Number 21 of 2008 concerning Sharia Banking defines Sharia Banking and Sharia Banks. In

article paragraph (1) that sharia banking is everything that concerns sharia banks and sharia business units, including institutions, business activities and ways and processes in carrying out their business. Islamic banks are banks that carry out their business activities based on sharia principles and according to their type consist of sharia commercial banks and sharia bank financing (Dr. Kasmir 2014).

As a financial intermediary with the main business activities of collecting and distributing public funds. In addition to these main functions, Islamic banks also carry out social functions in the form of baitulmal institutions, namely receiving funds derived from zakat, infak, alms, grants or other social funds and distributing them to zakat management organizations (Waldi Nopriansyah, S.H.I and M. Unggul. S.Sy).

## 3. Research Methods

This research is a descriptive quantitative research which is defined as a research method based systematically on facts or characteristics of a particular population factually and carefully. This research includes field research, quantitative research methods. With this research design using a simple linear regression method. The research site to obtain data and information with the problems studied was carried out at Bank Syariah Indonesia KCP Kabanjahe, Raja Lahi Munte Ruko Complex Block E No. 1-2 Jl. Selamat Ketaren Kel. Gung Leto Kec. Kabanjahe, Kab. Karo 22111 Indonesia.

Therefore, the object of

research in this thesis is Bank Syariah Indonesia KCP Kabanjahe customers totaling 2,100 customers. Sampling techniques that focus on purposive sampling, by using the slovin formula as follows:

$$n = \frac{N}{1 + N e^2}$$

$$n = \frac{2.100}{1 + 2.100 (10\%)^2}$$

$$n = \frac{2.100}{1 + 2.100 (0,01)}$$

$$n = \frac{2.100}{1 + 21}$$

$$n = \frac{2.100}{22}$$

$$n = 95,4$$

$$n = 95 \text{ (Rounded corners right)}$$

n = Number of Samples

N = Total Population, i.e. 2,100

I = Constant Number

E = Standard error used of (10%)

So the sample in this study was 95 customers (Deepublish Store 2022).

## 4. Results Of Research and Discussion

### 4.1 Description of Respondent Characteristics

Identity of respondents from questionnaires that have been distributed. The respondents in this study were customers of Bank Syariah Indonesia KCP Kabanjahe who had a sample of 95 customers consisting of several characteristics, both gender and age as follows: The gender of respondents who were the research sample was dominated by female respondents, namely 57 people (60%) and male respondents totaling 38 people (40%).

While the age of respondents who were the research sample, it was seen that the majority of respondents were at the age of 17-30 years amounting to 75 people (78.9%), then respondents aged >45 years amounted to 11 people (11.6%) and

respondents aged between 31-45 years amounted to 9 people (9.5%).

### 4.2 Descriptive Statistics

In this descriptive statistic describes the data of each variable in this study, the description can be seen from the table below:

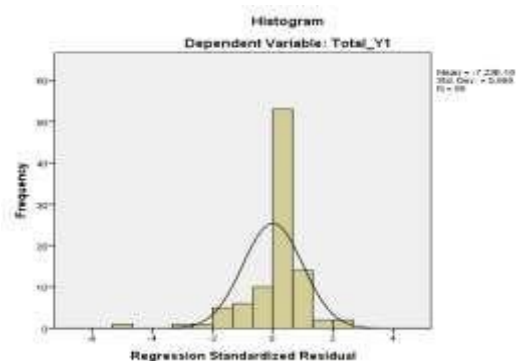
Descriptive Statistics

	Mean	Std. Deviation	Statistic N <sup>o</sup>
Cross Selling Nasabah	41.17	3.640	95
Edukasi Digital Transactions	41.71	3.370	95

From the descriptive statistical table above, the results of SPSS output with 95 respondents and the number of mean with each variable. Customer Cross Selling Variable (X) with a mean of 41.17 and Digital Transactions Education Variable (Y) with a mean of 41.71.

### 4.3 Data Quality Test

Testing validity means testing the extent of the accuracy of an instrument as a variable measuring tool of a study, aiming to determine the level of validity presented in the questionnaire studied. If the



calculated r value obtained is compared with the table r value according to a significant level of 10% in the questionnaire validity test, it is said to be valid if the calculated r is greater than the table r.

It can be seen that all tement items of the digital nsactions education variable have orrelation or r count greater than 69, so it is concluded that all valid tement items can be seen from all

m lue of  $\text{Sig}(2\text{-tailed}) < 0,1$  and  $\text{hitung} > R_{\text{table}}$ .

While it can be seen that all n tement items from the customer's vcross selling variable have a a correlation or r count greater than r0.169, it is concluded that all valid i statement items can be seen from all a items in the Y variable because of the b value of  $\text{Sig}(2\text{-tailed}) < 0,1$  and l  $\text{hitung} > R_{\text{tabel}}$ .

In reliability tests to measure the stability and consistency of respondents in answering things related to statements, one of them can use the Cronbanch's alpha u coefficient measurement technique.

s  
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It is known that the value of the coefficient with reliability interpretation is higher than 0.6 or 60%, thus all variable instruments of this study are reliable or feasible. For the next analysis it is also feasible because it is reliable.

#### 4.4 Classical Assumption Test

The normality test aims to find out whether the distribution of a data follows or is close to the normal distribution, namely the distribution of data with a bell-shaped shape and the distribution of data does not stretch to the left or right.

From the picture above, it can be seen that the distribution of data is in the shape of a bell and the distribution of data is not to the left or to the right, which means that this study is normally distributed. Then also look at the normality histogram, if the distribution follows a diagonal line then the study of the normal indistribution.

This heterokedasticity test is used by regression models to see the inequality of variance from one residual to another. The best model is that heterokedasticity does not occur. A good model is that heterokedasticity does not occur, an informal method of heterokedasticity testing is scatterplot.

Then the regression equation can be concluded as follows:

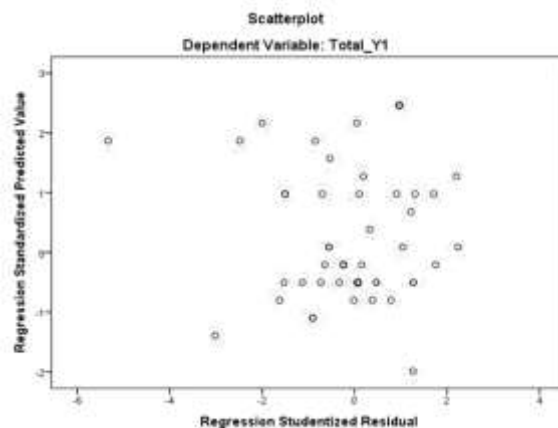
$$Y = A + Bx + e$$

$$= 8.487 + 0,784 + e$$

A regression model is considered not heterokedasticity if the points spread randomly and do not form a certain clear pattern and are above or below zero on the Y axis. So the figure above shows that the points spread randomly, so heterokedasticity does not occur.

Autocorrelation testing aims to test whether a linear regression model has a correlation between confounding errors in period t and errors in period t-1 (previous). If there is a correlation, then there is an autocorrelation problem, it is known that the value of Durbin Watson = 2.381 can be concluded that there is no autocorrelation in the study.

The multicholinerity test aims to show a linear relationship between independent variables in the regression model. When independent variables correlate perfectly, it is called perfect multicollinearity, it can be known that, the VIF value of digital transactions education (X1) = 1,000 and the tolerance value of digital transactions education (X1) = 1,000, so in this study it can be concluded that between independent variables



A constant value of 8,487 with a positive sign indicates that the digital transactions education variable is considered constant, then the customer cross selling value (Y) is 8,487 and the digital transactions education regression coefficient value (X) is 0.784 customer cross selling (Y) will increase by 0.784.

#### 4.6 Test the Hypothesis

The Partial Test with T test (Test T) is performed to see the effect of independent variables on the dependent variable individually (partial), assuming the other variables are constant. The results of the t-test can be seen in the output coefficients of the results of simple linear analysis. In this study used significant 0.05 ( $\alpha = 5\%$ ). To test a hypothesis whether it is accepted or rejected is to compare values  $t_{hitung} > t_{tabel}$ , then  $H_0$  is rejected. Then it can be seen that t count is 10,169 and the significant level is 0.000, with the number of  $N = 95$  and  $d-1$  (95-1) obtained t table value 1,661, in this study Digitalisasi Transactions Education has an effect and is significant on Customer Cross Selling at Bank Syariah Indonesia KCP Kabanjahe because  $t_{hitung} > t_{tabel}$  ( $10.169 > 1.661$ ) and a significant level smaller than 0.05 ( $0.000 < 0.05$ ).

The coefficient of determination (R<sup>2</sup>) is used to measure how far the model is able to explain the variation of dependent variables. The value of the

with coefficient of determination is between zero and one. If the value of R<sup>2</sup> is close to 1, then the independent variable is closer to the relationship with the dependent variable or it can be said that the use of the model can be justified.

assuming the other variable is constant,

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.726 <sup>a</sup>	.527	.521	2.518

<sup>a</sup> Predictors: (Constant), Total\_X1

<sup>b</sup> Dependent Variable: Total\_Y1

It can be seen that the value of the coefficient of determination is found in the R-Square value with a value of 0.527 (100) = 52.7%. This means that the ability of the independent variable to explain the dependent variable is 52.7%, the remaining 47.3% is explained by other variables that are not discussed in this study.

The discussion in this study is explained through hypotheses from research in accordance with data analysis that has been carried out previously described as follows: The effect of Digital Transaction Education (X) on Customer Cross Selling (Y) has an effect and is significant on Bank Syariah Indonesia KCP Kabanjahe because  $t$  count  $>$   $t$  table ( $10,169 > 1,661$ ) and a significant level smaller than 0.05 ( $0.000 < 0.05$ ), in this study  $H_0$  was rejected meaning that there was a significant influence on customer cross selling, the value of R-Square amounted to 52.7% of the amount of digital transaction education contributions to customer cross selling in this study, while the



remaining 47.3% was influenced by other factors.

In this study, Bank Syariah Indonesia KCP Kabanjahe has a strategy to implement customer cross selling, the strategy is applied to customers to be developed in optimizing the use of customer service through digital technology. In order to educate digital transactions from the transaction process more quickly, easily and according to needs because of the implementation of effective cross selling to encourage customers to increase prospects and interact with customers in real-time.

### 5. Concluding Remarks

It can be concluded that it shows a significant influence of digital transactions education on customer cross selling. The results of the T test show a significant value of  $0.000 < 0.05$  and  $t_{hitung} 10.169 > 1.661$  means that the influence of digital transactions education on customer cross selling can be declared significant. So the digital transactions education variable affects the cross selling variable. And the results of the R-Square test are known that the value of the coefficient of determination is  $0.527 (100) = 52.7\%$ .

From the conclusions above, the researcher will provide the following suggestions:

1. From the results of the questionnaire that has been distributed, there are a small number of respondents who consider Digital Transactions Education at Bank Syariah Indonesia KCP Kabanjahe

has not been effective in offering the best for its customers.

2. It is expected that Bank Syariah Indonesia KCP Kabanjahe will increase cross selling to customers in the operation of digital transactions education.

3. For subsequent researchers, it is recommended to use two or more variables to examine the effect (amplifying or minimizing) on the dependent variable

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