



The Effect of Cash Management System Quality on Customer Retention Loyalty at Bank Syariah Indonesia KC Rantauprapat

Maya Oktavia Dalimunthe¹, Sugianto², Tuti Anggraini³

¹²³Universitas Islam Negeri Sumatera Utara, Indonesia

Correspondent: mayaoktaviadlm14@gmail.com¹

Received : June 6, 2024

Accepted : August 4, 2024

Published : October 31, 2024

Citation: Dalimunthe, M, O., Sugianto., Anggraini, T. (2024). The Effect of Cash Management System Quality on Customer Retention Loyalty at Bank Syariah Indonesia KC Rantauprapat. *Ijomata International Journal of Management*, 5(4), 1122-1138. <https://doi.org/10.61194/ijjm.v5i4.1263>

ABSTRACT: This research aims to find out whether the quality of the Cash Management System at Bank Syariah Indonesia KC Rantauprapat influences customer loyalty. Participants in this research were customers of Bank Syariah Indonesia KC Rantauprapat. Quantitative research is the methodology used. Researchers only selected a sample of 60 respondents, so the selection was carried out using a total sampling technique. Validated and reliable questionnaires were included in the data collection methods. Simple linear regression, classical assumption test, F hypothesis test, t hypothesis test, and coefficient of determination are data analysis methods used to answer hypotheses. The results of the research carried out show that the t value calculated for the Quality of the Cash Management System (X) is 6.832. With this value greater than t table (2.002). Thus, Ha is accepted and Ho is rejected in testing the research hypothesis. Cash Management System has a significant influence on fund transfer decisions, because Cash Management System contributes to fund transfer decisions by Bank Syariah Indonesia KC Rantauprapat customers. The bill payment feature allows customers to make payments such as telephone, electricity, cellular operator or insurance bills, while delivery orders can be used to make payments for shipping goods.

Keywords: Cash, Management System, Quality



This is an open-access article under the CC-BY 4.0 license

INTRODUCTION

Islamic banking is a financial institution that provides financing and other services in payment traffic and also money circulation that operates using sharia or Islamic principles. According to Law Number 21 of 2008 concerning Sharia Banking, the provisions for the function of Islamic banks are also explained, with the aim of supporting the implementation of national development that increases justice, togetherness, and equitable distribution of people's welfare ([Bajgoric, 2014](#); [Lepistö et al., 2022](#); [Prayogi & Rokan, 2022](#)).

Today, banks are no longer just a place to store and borrow money, but have become a center for personal and business financial services. For this reason, online system support is becoming more urgent and no longer negotiable. The need for optimal service is inevitable because customer

demands are getting higher. Now, for example, customers prefer to transact through alternative delivery channels such as Automated Teller Machines (ATMs), the internet, telephone or short message (Short Message Service - SMS), instead of queuing at banks ([Syarifuddin & Tui, 2021](#)).

Economic actors, especially in big cities who no longer use cash as payment transactions but have taken advantage of modern banking services, especially in the field of technology ([Mlala et al., 2022](#); [Ojide et al., 2022](#)). The implementation of internet banking is a form of application or application of information technology that continues to develop and is used to serve the wishes of banking customers. The application of information technology in internet banking can increase efficiency, effectiveness, and productivity while also increasing bank revenue through a sales system that is more effective than conventional banks. In general, in the provision of internet banking services, banks provide information about their products and services through the internet.

Sharia banks began to experience significant development within 10 years. Although nationally the market share of conventional banks is still superior to Islamic banks ([Asfarawenti & Saiful, 2019](#); [Halim et al., 2020](#)). That way, the competition in sharia and conventional banking is getting tighter. The decree requires Islamic banks to continue to improve services to satisfy customers. At this time, customers need more convenience and quality of service provided by banks than the distance between customer activities and bank offices ([Abusharbeh, 2021](#); [Alhammadi et al., 2020](#)). Bank Syariah customers are not only Muslims, but also cover various religions even though Bank Syariah offers a variety of products and services based on Islamic sharia principles. Therefore, Sharia banks are competing to compete with conventional banks in order to be able to compete in the national market. With the rapid development of technology that is increasingly advanced, the rampant system of selling and purchasing services and goods using online media, one of which is in the banking sector which also does not want to escape these developments. This makes many sellers compete to change their sales system so that it can be reached more widely by buyers ([Al-Emran et al., 2018](#); [Bancin & Jannah, 2022](#); [Haza et al., 2021](#)).

Customers can view their savings or current account balances, or transact through ATMs, internet and mobile phones, while doing other business activities. Every time there is a transaction, the data in the bank's data storage center is instantly updated in real-time. Currently, a reliable data storage and communication system is increasingly needed in line with the needs of transactions between customers both within one bank and between banks. The first step in online transactions between banks can be seen from the cash withdrawal facility between ATMs from different banks. Banking financial institutions at that time introduced and promoted internet banking with the intention of providing better banking services than previous services. Not long after, banking institutions in Indonesia began to adopt the internet banking system with the same goal, and with the intention of expanding the customer service network. It is undeniable that internet banking is an innovation in the field of information technology that is very profitable. The benefits of internet banking for banks are business expansion, increasing consumer loyalty, revenue and competitive advantage, and being able to create new business models. Apart from the benefits that have an impact on banking institutions, internet banking also brings benefits to customers who use the service, namely the ease of banking transactions faster and easier and can be accessed anytime and anywhere, provided that they have an internet connection and a compatible computer or mobile device.

Digital banking creates an effective and efficient business model, which is expected to increase banking breakthroughs and reach all levels of society, ultimately increasing profitability and maintaining an increasingly competitive business existence in the financial services sector (Kaur et al., 2021; Santoso et al., 2021; Saputra et al., 2022). One of the current digital banking products is mobile banking. Mobile banking, especially in Indonesia, is growing faster and more efficiently if customers make transactions directly to banks or ATM machines (Hasman. H et al., 2023; Özdemir et al., 2023).

Realizing the increasingly diverse needs of customers, the bank also provides products and services to meet the needs of corporate customers, one of which is cash management. Cash Management is one of the factors that is very decisive in terms of the company's financial success, namely by optimizing fund management and maximizing investment returns from the company's funds. With the presence of Cash Management, it is one of the internet-based banking service solutions that allows corporate customers to monitor financial transactions through online internet facilities at any time.

The incorporation of technology today has a big impact on the way the business innovates products, which makes it a priority strategy to market products for Islamic banks. The success of the system of Islamic banking depends on the ability of Islamic banking to present attractive products, provide ease of transactions and be competitive. Product development or product innovation is directed at products that are varied and diverse supported by the unique value offered and profitable. A personal approach to retaining customers to be able to face market competition. Some of the targets of sharia banks in the education sector currently use the merger of information technology such as Cash Management System and online payment services (education fees, tuition fees, registration fees). Cash Management System offers services for financial management that aim to help customers control and effectively manage their finances. To provide a sense of comfort and protect customer data, the Cash Management System feature is accompanied by Secure Socket Layer (SSL) support and is equipped with a Token with Multi Layer Users, namely makers, checkers and approvers.

Therefore, in this case, Bank Syariah Indonesia feels obliged to make the Non-Cash Movement a success in accordance with the Circular Letter of the Minister of Home Affairs (SE Mendagri) No. 910/1866/SI dated April 17, 2017 concerning the Implementation of Non-Cash Transactions in Provincial Regional Governments and the Circular Letter of the Minister of Home Affairs No. 910/1867/SJ dated April 17, 2017 concerning the Implementation of Non-Cash Transactions in Regency/City Regional Governments. To support Non-Cash Transactions, the Cash Management System application can be owned by agencies, especially Aceh government agencies. The use of this application is through mobile phones, laptops/computers connected to the internet network provided for corporate customers or government agencies.

In previous research conducted (Syarifuddin & Tui, 2021) The results of the study found that Cash Management System had a positive and significant effect on the decision to transfer funds by BNI Mattoanging Makassar Branch customers. Cash Management System is an internet banking facility that provides convenience to corporate customers to manage their cash, monitor and transact directly with the help of the internet network, which makes customers make decisions to use Cash Management System in transferring their funds. Mobile banking has a positive and significant

effect on the decision to transfer funds by BNI Mattoanging Makassar Branch customers. Mobile banking as an innovative service of internet banking that allows individual customers to use banking transactions via smartphones, makes customers make decisions to use mobile banking because it is practical and efficient in its use. The dominant Cash Management System has a positive and significant effect on the decision to transfer funds by BNI Mattoanging Makassar Branch customers. Cash Management System is the dominant choice for customers in making decisions because Cash Management System meets customer needs for banking services, obtaining banking information, online payment activities and timely transfers ([Allahi et al., 2022](#)).

Customer loyalty is a concept that refers to the level of loyalty and attachment of customers to a brand, product, or company ([Adeiza et al., 2022](#); [Borishade et al., 2022](#); [Upamannyu et al., 2015](#)). Explicitly, customer loyalty can be defined as: "Customer loyalty is the tendency of customers to continue to buy or use products or services from a company repeatedly, even though there are other alternatives that may be available. This loyalty is often influenced by customer satisfaction, positive experiences with brands, perceived value, and emotional connections with the company".

Key Elements in Customer Loyalty: Customer satisfaction. High satisfaction is often the foundation of customer loyalty. If customers are satisfied with a product or service, they are more likely to return. A consistent and positive experience with a company or brand, including good customer service and high-quality products, strengthens loyalty. Customers tend to be loyal if they feel they are getting more value for what they are paying for. This can be product quality, reasonable prices, or additional benefits. Customer loyalty is often influenced by the emotional connection built between the customer and the brand. The feeling that the brand understands the customer's personal needs or values can increase loyalty. Loyal customers not only buy from the brand but also often recommend the brand to others, which can create word-of-mouth promotion. **Resilience to Competition:** Customer loyalty makes them more resistant to offers from competitors. Loyal customers tend not to be easily influenced by promotions or prices from competitors.

Customer Loyalty Benefits: Loyal customers frequently make repeat purchases, which can improve the Company's long-term stability and revenue. Retaining existing customers is generally cheaper than finding new ones, which can reduce acquisition costs. Loyal customers often provide valuable feedback and can assist companies in product innovation and improvement. Satisfied and loyal customers often recommend products or services to others, which can increase the customer base without additional marketing costs.

Strategies to Increase Customer Loyalty: Providing responsive and friendly customer service can make customers feel valued. Loyalty programs such as reward points, exclusive discounts, or special offers can motivate customers to stay loyal. Focusing on improving the customer experience at all points of interaction can strengthen loyalty. **Maintaining Quality and Consistency:** Maintaining the quality of a product or service and ensuring consistency in the offering can build customer trust ([Al-Hawari et al., 2021](#); [Ferdiansyah & Suprapti, 2021](#); [Nguyen et al., 2020](#)).

Considering that this Cash Management System application is very important, all forms of payment can be paid directly non-cash through this Cash Management System application. There is no longer a manual process like so far that can be delayed if the relevant officials are on duty outside the region because no one has signed. However, currently the author finds a uniqueness, if in the

past all forms of payments were made manually, then with the presence of Cash Management System, all forms of payments that the city government wants to make can be easily done digitally. In addition, the implementation of Cash Management System is carried out by companies and banks, currently Cash Management System has been used in the government. As implemented by the Medan City government and Bank Syariah Indonesia. From the explanation above, there are many benefits and advantages that can be obtained from using Cash Management System, but in reality there are still many customers who are reluctant to use or utilize Cash Management System innovation products, due to complicated system operation reasons or security reasons. Therefore, Thus, this study aims to find out how the influence of the Cash Management System on customer loyalty at Bank Syariah Indonesia KC Rantauprapat?.

METHOD

Quantitative research is used in this method (Sugiyono, 2017) Defines quantitative research as research conducted with numerical data that is checked statistically to test hypotheses or provide answers to research questions. A total of 60 customers of Bank Syariah Indonesia KC Rantauprapat who have used Smart ib Savings are the population in this study. Meanwhile, Total sampling is a sampling method applied. According to (Sugiyono, 2017), Total sampling is a sampling approach in which the number of samples is equal to the population. The quantitative approach and total sampling technique were chosen in this study because the researcher wanted to ensure objective, accurate, and representative data, as well as to facilitate in-depth statistical analysis of the influence of Cash Management System quality on customer loyalty. In addition, this approach provides a solid basis for drawing valid conclusions and making recommendations that have an impact on the bank's management. The population in this study as a whole is less than 100, so the entire population is used as a research sample. The data collection technique used is the distribution of questionnaires.

The quality of the Cash Management System as an independent variable and loyalty is used as a bound variable. The collected data will be analyzed using a simple linear regression analysis, with the following equation:

$$LN = \alpha + \beta CMS + \epsilon, \text{ where}$$

LN is Customer Loyalty, and CMS is Cash Management System.

α is a constant

β is the regression coefficient

ϵ is an error term (disruptive factor) or residue.

RESULT AND DISCUSSION

Characteristics of Respondents

The respondents of this study are 60 customers of Bank Syariah Indonesia KC Rantauprapat who use the CASH MANAGEMENT SYSTEM (CASH MANAGEMENT SYSTEM). This section describes the identity of respondents based on gender, age, and recent education.

Gender of Respondents

There were more female respondents than male respondents in the sample. As illustrated in table 1.

Table 1. Respondent Characteristics by Gender

Gender	Number	Percent
Woman	35	58,3%
Man	25	41,7%
Total	60	100%

Based on table 1 above, of the 60 respondents of Bank Syariah Indonesia KC Rantauprapat, there are 35 respondents or 58.3% of the total who are included in the female gender category, and 25 respondents or 41.7%, are male.

Age of Respondents

The researchers divided the age range of respondents into four groups: >46 years, 36-45 years, 26-35 years, and 17-25 years. The following information is related to the age range of Bank Syariah Indonesia KC Rantauprapat customers surveyed as shown in Table 2.

Table 2. Respondent Characteristics by Age

Age	Number	Percent
>46 years	1	1,7%
36-45 Years	1	1,7%
26-35 Years	1	1,7%
17-25 Years	57	95%
Total	60	100%

The age of Bank Syariah Indonesia KC Rantauprapat customers based on table 2 above, is 1.7% older than 46 years, 1.7% are 36–45 years old, 1.7% are 26–35 years old, and 95% are 17–25 years old.

Respondents

The education of the respondents was categorized by researchers into five groups: master's, D3/S1, high school, junior high school, and high school. Information related to the education of Bank Syariah Indonesia KC Rantauprapat customers surveyed is as seen in Table 3.

Table 3. Respondent Characteristics Based on Last Education

Last Education		Number	Percent
Junior High School Equivalent		0	0%
High School Equivalent		49	81,7%
D3/S1		10	16,6%
S2		1	1,7%
Total		60	100%

Table 3 above shows that the educational background of Bank Syariah Indonesia KC Rantauprapat customers, is 49 or 81.7% high school graduates, 10 or 16.6% D3/S1 graduates, and 1 or 1.7% master's degree (S2) graduates.

Instrument Validity and Reliability Test

Validity Test

The authors used SPSS analysis to evaluate the validity and reliability of the instrument. The results of the validity test are listed below. Questionnaire items are considered valid if the value of r calculation is greater than r in the table.

Table 4. Instrument Validity Test Results

Variable	Statement Items	r count	r table	Information
Pricw X	Statement X.1	0,341	0,254	Valid
	Statement X.2	0,564	0,254	Valid
	Statement X.3	0,347	0,254	Valid
	Statement X.4	0,586	0,254	Valid
	Statement X.5	0,697	0,254	Valid
	Statement X.6	0,449	0,254	Valid
	Statement X.7	0,323	0,254	Valid
	Statement X.8	0,528	0,254	Valid
	Statement X.9	0,564	0,254	Valid
	Statement X.10	0,484	0,254	Valid
	Statement X.11	0,575	0,254	Valid
Loyalty (Y).	Statement Y.1	0,664	0,254	Valid
	Statement Y.2	0,697	0,254	Valid
	Statement Y.3	0,522	0,254	Valid
	Statement Y.4	0,621	0,254	Valid
	Statement Y.5	0,604	0,254	Valid
	Statement Y.6	0,586	0,254	Valid
	Statement Y.7	0,645	0,254	Valid
	Statement Y.8	0,740	0,254	Valid
	Statement Y.9	0,745	0,254	Valid
	Statement Y.10	0,756	0,254	Valid
	Statement Y.11	0,676	0,254	Valid

It can be seen from the table above that all indicators of the Cash Management System Quality Variable (X) and the Customer Loyalty Variable (Y) have an r value calculated > r table of 0.254. These findings support the assumption that all research indicators are valid.

Reliability Test

Table 5. Reliability test results
Reliability Statistics

Cronbach's Alpha	N of Items
.897	22

From the table above, it can be seen that each of the Cash Management System Quality Variables (X) and Customer Loyalty Variables (Y) can all be said to be reliable.

Normality Test

The purpose of the normality test is to find out whether the bound and free variables of the regression model are normally distributed or not. Utilizing the P-P of the Normal Plot and examining the spread of the data will allow you to determine if the data is normal. The data is considered normal if its distribution on the chart shows a straight line pattern. The normality test table can be considered normally distributed if the Kolmogorov-Smirnov sig value is greater than 0.05. The use of SPSS to determine the normality of each variable is shown below:

Table 6. Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		60
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.00144088
Most Extreme Differences	Absolute	.109
	Positive	.106
	Negative	-.109
Test Statistic		.109
Asymp. Sig. (2-tailed)		.076 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Based on the results of the normality test of all variables using the Kolmogrov-Smirnov calculation above, which is 0.076 and greater than 0.05, it can be determined that the variable data is normally distributed.

Hypothesis Test

Test t

The t-test provides a partial overview of how the Cash Management System affects Customer Loyalty. If the result of the t-test is greater than the t-table, or if the significance value is less than or equal to 0.05, then H_a is accepted, and H_0 is rejected. If t counts less than t table t or if the significance value is greater than 0.05, then H_0 is accepted and H_a is rejected. Table 7 states that the research findings processed using SPSS 25 for the test hypothesis test.

Table 7. Test Results t

		Coefficients ^a				
		Unstandardized Coefficients	Standardized Coefficients			
		B	Std. Error	Beta	T	
Model					Sig.	
1	(Constant)	13.418	5.230		2.566	.013
	Kualitas CASH MANAGEMEN T SYSTEM	.806	.118	.668	6.832	.000

a. Dependent Variable: Customer Loyalty

The magnitude of the t-value of the table for a significant degree of 5% $df = N - K$, where N is the sum of data, samples, or respondents, and K is the Variable. So that the value of $df = 58$ is obtained, and the value of t table 2.002 is obtained. From the calculation result of 6.832 above compared to t table ($df = 58$), which is 2.002 is a significant level of 5%, so t calculate > t table, H_a is accepted and H_0 is rejected. In other words, H_0 is rejected and H_a is accepted. Therefore, it can be concluded that the quality variable of the Cash Management System has a significant effect on customer loyalty at Bank Syariah Indonesia KC Rantauprapat.

Determination Coefficient Test (R²)

The determination coefficient describes how much the independent variable explains the dependent variable. The magnitude of the explanation of the quality of the Cash Management System to customer loyalty at Bank Syariah Indonesia KC Rantauprapat is shown in Table 8.

Table 8. Determination Coefficient Test Results

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.668 ^a	.446	.436	3.432

a. Predictors: (Constant), Quality Cash Management System

b. Dependent Variable: Customer Loyalty

In the table above, the value of R Square or the Determination coefficient is obtained which shows how good the regression model formed by the interaction of free variables and bound variables is. The R² value obtained is 0.446 or 44.6%. So it can be interpreted that the Cash Management System independent variable can explain the loyalty variable by 44.6%. While the rest, 55.4% is explained by other variables that are not mentioned in this study.

Simple Linear Regression Model

Table 9. Simple Regression Coefficients

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.	
		B	Std. Error	Beta		t
1	(Constant)	13.418	5.230		2.566	.013
	Kualitas CASH MANAGEMENT SYSTEM	.806	.118	.668	6.832	.000

a. Dependent Variable: Customer Loyalty

The results show that the value of the constant coefficient is 13.418, the coefficient of calculating the simple regression coefficient above the free variable (X) is 0.806. So that a regression equation is obtained

$$Y=13.418+0,806X$$

Implications of Respondent Characteristics on the Influence of Cash Management System on Customer Loyalty at Bank Syariah Indonesia KC Rantauprapat

The characteristics of the respondents in this study have several implications for the findings regarding the influence of Cash Management System (CMS) on customer loyalty at Bank Syariah Indonesia KC Rantauprapat, including the following:

Demographic Composition

The majority of respondents (95%) are 17-25 years old, with the majority being young adults. This demographic group is usually more tech-savvy and tends to use digital banking services, such as CMS. Their familiarity and comfort with technology can improve their perception of the effectiveness of CMS, potentially resulting in higher levels of loyalty.

Education

Respondents' educational background showed that 81.7% had completed high school (SMA), while only a small percentage had a higher education degree. This may imply that understanding and expectations of banking services, including CMS, may vary. Respondents with higher education may have different expectations regarding service quality and features, which can affect their loyalty.

Gender Distribution (gender)

The sample consisted of a higher percentage of female respondents (58.3%) compared to male respondents (41.7%). This gender distribution may influence the findings, as different genders may have different preferences and usage patterns for banking services.

Based on the descriptions of the above implications, it can be concluded that the characteristics of the respondents play an important role in shaping the research findings. Banks should consider these demographic factors when developing strategies to increase customer loyalty and ensure that their services meet the needs of their customer base.

The Influence of Cash Management System Quality on Customer Loyalty at Bank Syariah Indonesia KC Rantauprapat

The calculated t-value for Cash Management System (X) Quality is 6.832. With this value greater than t table (2.002). Thus H_a was accepted and H_o was rejected in the research hypothesis test. Cash Management System has a significant effect on the decision to transfer funds, because Cash Management System contributes to the decision to transfer funds by Bank Syariah Indonesia customers KC Rantauprapat.

The results of the research are in accordance with the research (Syarifuddin & Tui, 2021) in accordance with the research that Cash Management System has a positive and significant effect on the decision to transfer funds by BNI Mattoanging Branch customers. Cash Management System has a positive effect because all variable indicators in the form of account information, fund transfers and payment/purchase support the decision to transfer funds by customers. Cash Management System has a significant effect on the decision to transfer funds, because Cash Management System contributes to the decision to transfer funds by BNI Mattoanging Branch customers.

The results of this study support previous research conducted by (Arrizki et al., 2023) The reason why respondents are satisfied with the services provided by Bank BSI is that the Admin Fee is affordable and interest-free so that they avoid Riba. Using Sharia Principles. There are 15 respondents or 55.6% who already understand using BSI Mobile Mbanking. There were 14 respondents or 51.9% who were satisfied with the features contained in BSI Mobile. The reason

why you are satisfied with the features on BSI Mobile is because it makes transactions easier, easy to access anytime and anywhere, the features are complete, wadiah savings are free of administration, easy to understand, and can be transferred as well as top up EWallet to fellow banks or to other banks. In addition, according to research conducted by ([Mulawarman, 2023](#)) The Service Process in Customer Relationship Management has a positive effect on Media Advertising Customer Loyalty in Samarinda. This can be given a reason if the customer is suitable for the service provided, then the customer continues to use the service at a company. This is because Service Quality is the expected level of excellence and the control of the level of excellence to meet customer desires.

One of the benchmarks for bank success depends on customer interest. The more customers are interested, the more funds will be collected and recirculated by achieving maximum profitability. In a situation with a high level of competition, customers often do not have loyalty to a bank because of the many offers given to customers and customers will always choose the most profitable offer for them. In the banking industry, customer loyalty is one of the proofs that the bank has been able to compete in providing excellent service to every customer. Customer loyalty is very important for banks that maintain their business continuity. Loyal customers are those who are very satisfied with certain products and services, so they have the enthusiasm to introduce them to anyone they know. Furthermore, in the next stage, the loyal customer will commit and expand their loyalty to other products of the bank ([Khairani et al., 2023](#)).

Customer satisfaction runs by creating a high level of service, for example in terms of honesty, commitment, commitment and empathy. If customer satisfaction increases, customers will want to give more trust to the company. However, if the customer feels that the service offered is not in accordance with his wishes, it means that he will not be disappointed and dissatisfied which can make him leave the company. Customer satisfaction is important to measure, therefore insurance companies in this case can find out what kind of product quality can satisfy customers ([Monica & Yusrizal, 2023](#)).

BSI issued the Cash Management System internet banking service aimed at making it easier for a company to manage and conduct financial transactions. Online banking services allow BSI Mattoanging Branch customers to make daily transactions and manage finances easily, quickly and accurately. The results of the study show that internet banking in the form of Cash Management System has a positive and significant influence on the decision to transfer funds by customers. Cash Management System as an internet banking facility provided by BSI for corporate customers who have a business can manage their cash. Cash Management System services that influence customers to make decisions on fund transfer have excellent features, namely account information, fund transfer and payment/purchase. BSI's account information makes it easier for customers to check company transactions and control incoming and outgoing finances. Customers of Bank Syariah Indonesia KC Rantauprapat can easily check transactions made both today and transactions made up to the past five years. Not only that, Bank Syariah Indonesia KC Rantauprapat customers can easily check their bank statements and account summaries by utilizing the account statement and account summary features in the Cash Management System. Meanwhile, to check the summary of the deposit account, customers can take advantage of the Time Deposit Monitoring feature.

Through the features available in the account information on BSI's Cash Management System, it influences customers to make decisions to transfer funds using BSI's Cash Management System, with the consideration that Cash Management System services can meet customer needs to obtain customer financial information, the information obtained is up to date, benefit from the use of Cash Management System in managing the company's cash and be timely in every financial transaction activity of the company. BSI fund transfers from Cash Management System services also provide benefits for customers that can be done online without having to go to a bank or ATM. In this service, transfer activities are regulated in the Fund Transfer feature with components consisting of internal and external funds transfers, payroll/salary crediting and account pooling. The internal and external funds transfer features help customers transfer funds from BSI accounts to other bank accounts. Transfers can be made in the form of Rupiah or foreign currency, either individually, collectively or in bulk. The payroll/salary crediting feature in BSI's fund transfer makes it easier for customers to make bulk salary payments to their employees with just one press. This feature is equipped with a security and compatibility mechanism which means that when there is a change in employee salary, it can be done easily by double-checking the suitability of the salary amount with the name of the employee who owns the account, so that salary payments will run safely and accountably, even on holidays.

BSI's Cash Management System is very helpful for customers in banking transaction activities, which makes customers make the decision to transfer their funds using Cash Management System services. In addition to making it easier to pay salaries and transfer activities, BSI's Cash Management System can also carry out other payment activities through the payment & purchase feature, namely bill payment and delivery order. The bill payment feature allows customers to make payments such as phone bills, electricity, mobile operators or insurance, while delivery orders can be used to make payments for the delivery of goods. Bill payment and delivery orders are included in the eTax component of BSI's Cash Management System which makes it easier for companies to carry out all details related to tax affairs even if it is a holiday. Payment/purchase in BSI's Cash Management System influences customers to make decisions to transfer funds using internet banking services with the consideration of realizing the fulfillment of customer needs, getting up-to-date information, benefiting from profitable decisions and realizing timely goals in payment and purchase activities and can be done in bulk at once. BSI's Cash Management System is very practical, effective and efficient because this internet banking service is easily accessible on various gadgets, both PCs or laptops and other mobile devices connected to the internet. Because of this convenience, customers through various considerations make a decision to transfer their funds using BSI's Cash Management System. Transactions can be easily done anytime and anywhere. Transaction security is very guaranteed because BSI's Cash Management System is equipped with a feature that can combine username, password and security token, so that transactions can be configured with approval procedures that are tailored to the customer's business flow.

A customer's willingness to remain a long-term business customer is referred to as loyalty. This commitment is demonstrated by the repeated and preferred use of the company's goods and services exclusively by customers as well as their free recommendations of their goods to family, friends and co-workers. However, this loyalty cannot be assured. Only when the client believes that he or she is getting greater value than he or she gets by switching service providers will the loyalty last. This includes superior quality proportional to the price. If the first company does

something that doesn't satisfy the customer or if the competition starts to provide much greater value, there is a risk that consumers will choose to use the competitor's goods ([Harahap et al., 2024](#)).

CONCLUSION

Based on descriptive analysis and simple linear regression test results, the following conclusions can be drawn: The results of hypothesis testing (H1), show that the calculated t-value for the Quality of Cash Management System (X) is 6.832. With this value greater than t table (2.002). Thus Ha was accepted and Ho was rejected in the research hypothesis test. CMS has a significant effect on the decision to transfer funds, because CMS contributes to the decision to transfer funds by Bank Syariah Indonesia customers KC Rantauprapat. Based on the description above, it shows that CMS has a dominant influence on the decision to transfer funds by Bank Syariah Indonesia customers KC Rantauprapat. This means that in this study, generally respondents use CMS compared to mobile banking, because CMS is included in mobile banking. BSI's CMS exerts influence on customers to make decisions to transfer funds using BSI's CMS, with the consideration that CMS services can meet customer needs to obtain customer financial information, the information obtained is up to date, benefit from the use of CMS in the company's cash management and be timely in every company's financial transaction activities. BSI fund transfers from CMS services also provide benefits for customers that can be done online without having to go to a bank or ATM.

In addition, the theoretical and practical implications in this article are as follows. Practical Implications: This study contributes to existing theories about customer loyalty by providing empirical evidence that the quality of banking services, particularly CMS, has a significant impact on customer loyalty. This supports the idea that service quality is an important determinant of customer retention in the banking sector and the use of technology shows that the quality and usability of digital banking services such as CMS can increase customer satisfaction and loyalty. This adds to the knowledge of how technological advances in banking affect customer behavior.

Service Improvements: Banks can use these findings to improve their CMS offerings by focusing on features that improve the user experience, such as ease of use, reliability, and additional functionality. This can increase customer satisfaction and loyalty, and Targeted Marketing Strategy: Understanding that younger, tech-savvy customers are more likely to engage with a CMS allows banks to tailor their marketing strategies to attract and retain this demographic. This can involve targeted promotions, educational campaigns, and a user-friendly interface.

REFERENCE

- Abusharbeh, M. (2021). The mediating effect of risk management for Palestinian Islamic banks' strategic planning and profitability performance. *Problems and Perspectives in Management*, 19(4), 482–494. [https://doi.org/10.21511/ppm.19\(4\).2021.39](https://doi.org/10.21511/ppm.19(4).2021.39)

- Adeiza, A., Abdullahi, M. S., Abdel Fattah, F. A. M., Fawehinmi, O., Ismail, N. A., Arnaut, M., Aigbogun, O., Adam, I. S., & Ehido, A. (2022). Mediating mechanism of customer satisfaction on customer relationship management implementation and customer loyalty among consolidated banks. *Uncertain Supply Chain Management*, 10(3), 819–832. <https://doi.org/10.5267/j.uscm.2022.3.012>
- Al-Emran, M., Mezhuyev, V., Kamaludin, A., & Shaalan, K. (2018). The impact of knowledge management processes on information systems: A systematic review. *International Journal of Information Management*, 43, 173–187. <https://doi.org/10.1016/J.IJINFOMGT.2018.08.001>
- Alhammadi, S., Archer, S., & Asutay, M. (2020). Risk management and corporate governance failures in Islamic banks: a case study. *Journal of Islamic Accounting and Business Research*, 11(9), 1921–1939. <https://doi.org/10.1108/JIABR-03-2020-0064>
- Al-Hawari, M. A., Bani-Melhem, S., & Mohd. Shamsudin, F. (2021). Does employee willingness to take risks affect customer loyalty? A moderated mediation examination of innovative behaviors and decentralization. *International Journal of Contemporary Hospitality Management*, 33(5), 1746–1767. <https://doi.org/10.1108/IJCHM-08-2020-0802>
- Allahi, F., Taheri, S., Kian, R., & Sabet, E. (2022). Cash-Based Interventions to Enhance Dignity in Persistent Humanitarian Refugee Crises: A System Dynamics Approach. *IEEE Transactions on Engineering Management*, 69(6), 3436–3453. <https://doi.org/10.1109/TEM.2020.2982583>
- Arrizki, F., Lubis, A. Y., & Lestari, D. (2023). PENGARUH BSI MOBILE DAN PELAYANAN TERHADAP KEPUASAN NASABAH (STUDI KASUS MAHASISWA/I PERBANKAN SYARIAH-UINSU. *Jurnal Ekonomi Syari'ah*, 4(1).
- Asfarawenti, S., & Saiful, S. (2019). Intellectual capital and performance of Indonesian Islamic and conventional banks. *Pressacademia*, 6(3), 149–157. <https://doi.org/10.17261/pressacademia.2019.1116>
- Bajgoric, N. (2014). Business continuity management: A systemic framework for implementation. *Kybernetes*, 43(2), 156–177. <https://doi.org/10.1108/K-11-2013-0252>
- Bancin, I. W., & Jannah, N. (2022). Analisis Minat Nasabah pada Penggunaan Aplikasi BSI Mobile dalam Pembayaran E-Commerce: Studi Kasus pada Mahasiswa UINSU. *JKEM: Jurnal Ilmu Komputer, Ekonomi Dan Manajemen*, 2(2).
- Borishade, T., Ogunnaike, O., Kehinde, O., & Aka, D. (2022). “Relationship marketing and loyalty of mobile phone customers.” *Innovative Marketing*, 18(3), 38–47. [https://doi.org/10.21511/im.18\(3\).2022.04](https://doi.org/10.21511/im.18(3).2022.04)
- Ferdiansyah, A., & Suprapti, N. W. S. (2021). The role of satisfaction and trust mediates the effect of service quality on Indihome customer loyalty in the city of Denpasar. *Russian Journal of Agricultural and Socio-Economic Sciences*, 8(116).
- Halim, M. A., Islam, M. N., & Khan, A. G. (2020). Comparative Financial Analysis of Conventional and Islamic Banks of Developing Countries. *Journal of Business Administration Research*, 3(4), 34–45.

- Harahap, M. R., Rahma, T. I. F., & Syahbudi, M. (2024). PENGARUH KUALITAS PRODUK DAN KUALITAS AGEN ASURANSI TERHADAP LOYALITAS NASABAH (Studikasus di BRILife Syariah Cabang Gatot Subroto). *Jurnal Ekonomi Dan Bisnis*, 4(1).
- Hasman. H, A., Haanurat, I., & Romadhoni, B. (2023). PENGARUH DIGITAL BANKING TERHADAP PROFITABILITAS DENGAN BOPO SEBAGAI VARIABEL MODERASI PADA ERA NEW NORMAL (STUDI KASUS : PT. BANK SULSELBAR PERIODE 2019-2021). *EKONOMIKA: Manajemen, Akuntansi Dan Perbankan Syari'ah*, 12(1).
- Hazaa, Y. M. H., Almaqtari, F. A., & Al-Swidi, A. (2021). Factors Influencing Crisis Management: A systematic review and synthesis for future research. *Cogent Business and Management*, 8(1). <https://doi.org/10.1080/23311975.2021.1878979>
- Kaur, B., Kiran, S., Grima, S., & Rupeika-Apoga, R. (2021). Digital banking in northern india: The risks on customer satisfaction. *Risks*, 9(11). <https://doi.org/10.3390/risks9110209>
- Khairani, I., Dalimunthe, A. A., & Lubis, A. W. (2023). Analisis Pengaruh E-Banking Dan Kualitas Pelayanan Terhadap Loyalitas Nasabah Di Bank Sumut Unit Usaha Syariah Dengan Komitmen Keagamaan Sebagai Variabel Moderating (Studi Kasus Bank Sumut Unit Usaha Syariah KCP Karya). *Jurnal Manajemen Akuntansi*, 3(3).
- Lepistö, K., Saunila, M., & Ukko, J. (2022). Facilitating SMEs' profitability through total quality management: the roles of risk management, digitalization, stakeholder management and system deployment. *TQM Journal*, 34(6), 1572–1599. <https://doi.org/10.1108/TQM-07-2021-0204>
- Mlala, S., Dedieu, F., Calavas, D., & Hénaux, V. (2022). Flow of information for bovine health surveillance: Two socio-economic models demonstrating the impact of the organisational profiles of local actors. *Preventive Veterinary Medicine*, 199. <https://doi.org/10.1016/j.prevetmed.2021.105549>
- Monica, A., & Yusrizal. (2023). Pengaruh Kualitas Pelayanan terhadap Loyalitas Nasabah di PT Prudential Syariah Binjai. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 4(4).
- Mulawarman, S. R. (2023). Pengaruh Customer Relationship Management Terhadap Loyalitas Nasabah. *E-Journal UIN Raden Intan Lampung*.
- Nguyen, T. T., Pham, T. H., & Nguyen, T. T. (2020). The impact of marketing mix elements on customer satisfaction and loyalty: A study of scientific journal publishers. *Journal of Marketing Management*, 36(5–6), 458–485. <https://doi.org/10.1080/0267257X.2020.1718681>
- Ojide, M. G., Agu, C. O., Ohalete, P., & Chinanuife, E. (2022). Nigerian economic policy response to COVID-19: An evaluation of policy actors' views. *Poverty and Public Policy*, 14(1), 69–85. <https://doi.org/10.1002/pop4.332>
- Özdemir, M. A., Özdemir, G. D., Gül, M., Güren, O., & Ercan, U. K. (2023). Machine learning to predict the antimicrobial activity of cold atmospheric plasma-activated liquids. *Machine Learning: Science and Technology*, 4(1). <https://doi.org/10.1088/2632-2153/acc1c0>
- Prayogi, B., & Rokan, M. K. (2022). Pengaruh Kualitas Pelayanan, Good Corporate Governance Dan Strategi Pemasaran Terhadap Loyalitas Nasabah (Studi Kasus Pada Bank Sumut Syariah Cabang Pembantu Simpang Kayu Besar). *Jurnal Manajemen Akuntansi*, 2(4).

- Santoso, W., Sitorus, P. M., Batunanggar, S., Krisanti, F. T., Anggadwita, G., & Alamsyah, A. (2021). Talent mapping: A strategic approach toward digitalization initiatives in the banking and financial technology (FinTech) industry in Indonesia. *Journal of Science and Technology Policy Management*.
- Saputra, M. P. A., Sukono, & Chaerani, D. (2022). Estimation of Maximum Potential Losses for Digital Banking Transaction Risks Using the Extreme Value-at-Risks Method. *Risks*, 10(1). <https://doi.org/10.3390/risks10010010>
- Sugiyono. (2017). *Metode penelitian pendidikan: (pendekatan kuantitatif, kualitatif dan R & D)*. Alfabeta.
- Syarifuddin, A., & Tui, H. S. (2021). PENGARUH CASH MANAGEMENT SYSTEM (CMS) DAN MOBILE BANKING TERHADAP KEPUTUSAN PENGALIHAN DANA OLEH NASABAH BNI CABANG MATTOANGING MAKASSAR. *Jurnal Manajemen Akuntansi*, 2.
- Upamannyu, N. K., Gulati, C., Chack, A., & Kaur, G. (2015). The Effect Of Customer Trust On Customer Loyalty And Repurchase Intention: The Moderating Influence Of Perceived CSR. *International Journal of Research in IT, Management and Engineering*, 5(4), 1–31.