

Internet Banking of Islamic Banks: Issues of Security and Privacy

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Abstract. This paper focuses on problems associated with the usage of internet banking and its privacy and security in the Islamic banks in area of Kota Bharu, a state capital of Kelantan which are attributed to the perspective, decision and suggestions from customers for possible actions that could be taken to overcome the problem. Today the online banking system is one of the services offered by the bank to the customer either by deposit or by the withdrawal of funds. In the ground of privacy security, there are several issues that may lead to the security of e-banking systems. This study is conducted utilizing qualitative methods to ensure the data analyzed through a reliable software package of ATLAS.ti. The data employed were drawn from interviews and documents analysis. Interview's data collected from online banking users in Kota Bharu, Kelantan. The contents and textual analyses also used to achieve this purpose. Researchers concluded that everybody now ends up making online payment transactions by using the technology at their fingertips. Researchers find perception factor to be crucially significant and play a key role in determining whether e-banking adherents are confident and content with the privacy and security of online banking and whether perceptions affect their choice of e-banking. To avoid problems concerning privacy and security, awareness is an essential element. In saving oneself from cybercrime, everybody has their own roles. Trusts also influence decision-making and perception in e-banking access. The implication of this study is that privacy and security are critical aspects in Islamic banking operation, and Islamic banking should take proactive measures to ensure that privacy and security in internet banking are at an optimal level.

Keywords: Internet Banking, Privacy and Security, Islamic Banking, Kota Bharu

1 Introduction

After nearly four decades of existence, Islamic banks have found out how to place themselves as money related organizations which are not only critical in asset assembly, asset distribution, and usage, but are also effectively associated with the path toward actualizing government monetary policy (Narayan & Phan, 2019). In addition to offering practical standard financial institutions, Islamic banks also promote domestic and international trade (Naushad, 2021).

Malaysia's Islamic financial framework is based on a dual or parallel financial system, a structure that enables interest-free and interest-based funding to co-exist for credits and funding (Poon, Chow, Ewers & Ramli, 2020). Furthermore, Poon et. al. (2020) stated that the multi-religious and multi-social features of Malaysia lead to the Islamic financial system's ability to manage conditions in which the demand for and supply of surplus funds are no longer entirely based on confidence, but also on various factors such as return on accessibility, deposits, and the cost of financing (Syarif, 2019). Furthermore, this religious and non-religious essential the showcase segment of Malaysian Islamic banking is accepted in a way that favors in the Malaysian Islamic banking investors' asset report the executive's organization influence execution (Naushad, 2021; Poon et. al., 2021).

Today, internet-based banking systems are one of the services offered by banks as a means for customers when making deposits or withdrawing funds. Computer-generated banks, also known as virtual banks or "branchless banks," are a new term used to describe banks that do not have a physical location, such as a branch, but instead provide services to customers through the internet and ATMs (Al-Shaer, 2021; Sadeghi, 2004).

Customers who use internet-based banking or online banking have direct access to a bank's information system from work, school, home, or any other location where a system association is available. The customer is now regarded as an end-client of the bank's information preparation structure in this contemporary paradigm. The customer's device plays an important role in end-client processing (Jiminez & Diaz, 2019; Gerrard, Cunningham & Devlin, 2006).

Al-Sharafi, Arshah, Herzallah & Abu-Shanab (2018) previously found that their findings affect the behavior of customers to accept online banking services with absolute trust. Furthermore, customer awareness, as well as perceived efficacy, security, and privacy, had a significant impact on their trust. Nevertheless, customers' perceived ease of use did not predict their intention to adopt mobile banking services.

Raza, Umer, Qureshi and Dahri (2020) and Normalini and Ramayah (2017) provide tools to assess the viability of biometric authentication technology in internet banking. While counting user perceptions of the effectiveness of biometrics authentication technologies in the framework's experimental testing, fundamental insights into the dynamics of the relationship between trust and its backgrounds were revealed. The findings of this study, in general, highlight the importance of using biometrics technology in internet banking. The relationships between perceived privacy and security and trust were clearly qualified by the perceived effectiveness of biometrics technology.

Numerous researchers are already conducting research in this field, but the majority of these studies focus exclusively on conventional banking in Malaysia. Researchers rarely pay attention to research on the internet banking system provided by Islamic banking. As a matter of fact, the purpose of this research is to investigate adopters' perceptions of Islamic banks' e-banking in Kota Bharu in contexts of privacy and security. To determine whether adopters' decisions to use e-banking are adversely affected by the potential ramifications of e-banking, and ultimately to determine what measures can be taken to resolve e-banking privacy and security concerns (Raza, et. al., 2020; Yussaivi, Lu, Syarief & Suhartanto, 2021)

2 Literature Review

Islamic banking has become more recognized among market participants during the last decade. This is because technology has improved Islamic banking system performance for better services. In Saudi Arabia mobile services are easily accessible to users according to Alsheik & Bojei (2014). Alongside its expansion, a range of concerns in technology has been recognized. These problems include insufficient technological experience, inadequate use of technology and awareness of the risks involved (Wijayati & Gustyana, 2021).

According to Eklof et. al. (2016), the Islamic banking sector in Pakistan is dominated by shariah compliance understandings, which play a significant role in customer satisfaction. In the Muslim country, both the company's product and services must fulfill Islamic law since it is the most important preference among the customers. Customers will seek out Shariah-compliant institutions to use and purchase their goods and services, as this will provide them with satisfaction in selecting the best institution.

Customers' views are favorably linked to their quality preferences (Wall et. al., 2018). Perception is a common thing that naturally occurs when it is related to humans dealing with something that will result in good or bad outcomes. Especially when the person is about to decide whether to use, apply, or adopt it. It is an active process that requires information processing and then interpreting it into a message to give humans an idea of how individuals perceive something.

Paul et al. (2016) viewed perception of a product's performance will emerge from the comparisons process, wherein the perceived performance of one company is compared to the other perceived performance of another company. Then, with one or more of the other company's standards compared, an expectation will be created. In brief, customers' perceptions of services in the internet banking industry would have a significant impact on the company.

Besides, Mohammadi (2015) found that awareness has an impact on users' perceptions in Iran. On the other hand, Dixit et. al. (2010) analyzed the aspects that have an impact on the use of internet banking services that are surrounded by consumers and show the degree of consideration regarding privacy and security issues in India. Meanwhile, Safeena (2011) observed that awareness of internet banking services was high in their study. As a result, awareness has a significant impact on the adoption of internet banking services and customer satisfaction.

In a study of Aghdaie et. al. (2011), trust can be classified into two types: interpersonal trust and institutional trust. The former is established between online customers and merchants, while the latter is established between the computer and the consumer. The client's assertion that she or he could have relied on electronic banking to ensure the welfare and security of the client's online transactions was referred to as trust (Al-Dmour, Al-Dmour, Brghuti & Al-Dmour, 2021; Holsapple & Sasidharan, 2005).

Riek (2015) demarcated cybercrime as an unavoidable threat in today's Internet-dependent society. Though the true scale and economic impact are difficult to quantify, officials and scientists agree that cybercrime is a massive and growing issue. While according to Gaol, Budiansa, Weniko and Matsuo (2021) and Broadhurst (2014), cybercrime is typically defined as a criminal activity involving technologies and computers committed on the internet. Contrary to More et. al. (2016), cybercrime is an intentional attack from one computer to another computer by using network to modify, disrupt, repudiate, degrade, or damage or destroy the data accommodated in the attacked system or network.

2.1 Research Framework

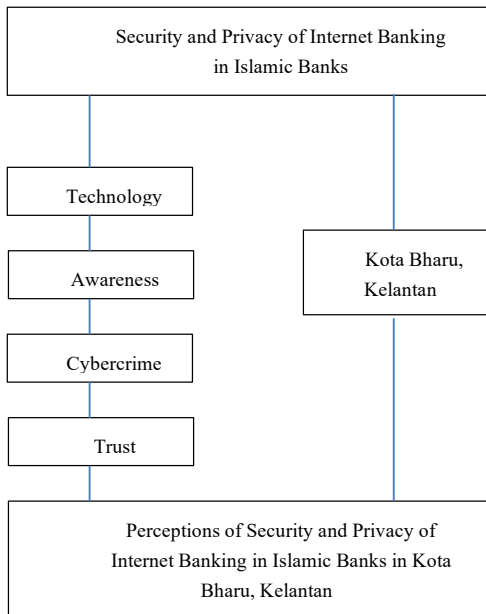


Fig.1. Research framework of perceptions of security and privacy of internet banking in Islamic banks in Kota Bharu, Kelantan

The research framework in Fig. 1 can be defined based on the themes and research gap that have already been identified. According to Fig. 1, the themes identified in the literature review regarding internet banking security and privacy in Islamic Banks are technology, awareness, cybercrime, and trust. Meanwhile, the study was conducted in Kota Bharu, Kelantan. As such, this study will examine customer perceptions of internet banking security and privacy in Islamic banks in Kota Bharu, Kelantan.

3 Method

3.1 Research Design

A research design is a plan that specifies when, where, and how information will be collected and analyzed (Parahoo, 2014). The research design is referred to the framework within which a researcher chooses his or her research methods and techniques (Schoonenboom & Johnson, 2017). The design enables researchers to focus on research methods that are appropriate for the subject matter and to establish a foundation for

success in their studies (Novikov & Novikov, 2019). Since this purpose of this study is to identify adopters' perceptions, analyze customers' decisions in choosing Islamic bank e-banking, and conclude possible actions to overcome privacy and security issues among e-banking users in Kota Bharu, Kelantan, qualitative research is appropriate for this research.

3.2 Qualitative Research

The qualitative method is used to collect data in this study. Aspers and Corte (2019) stated that qualitative research is guided by intense and delayed contact with a "field" or life circumstance. These situations are frequently "cliché" or typical, intelligent of individuals', groups', societies', and organizations' regular day-to-day lives.

Qualitative research is done in the same way as exploratory experiments are done (Crawford, 2006). Likewise, Yilmaz (2013) has expressed a quality research approach to examine people, phenomena, social, cases and processes in their natural state in a natural, naturalistic, inductive and interpretative way to reveal in a descriptive aspect of the relevance of their experience in the globalized era.

The aim of using a qualitative approach in this study was to investigate and portray the perceptions of online banking users in Kota Bharu, Kelantan, on privacy and security in internet banking particularly in Islamic banks. It was an effective method for gathering their thoughts on the effects of internet banking in terms of its privacy and security. The methods used were as follows:

Exploratory Research

Pantano and Vannucci (2019) states that when another area is researched or when little is known about the area of interest exploratory examinations are carried out. It is used to investigate the full concept of the phenomenon and the various factors associated with that too. An interview was used in this study to examine the perceptions of internet banking users in Kota Bahru, Kelantan, on the privacy and security of internet banking. Even though this paper has focused on the privacy and security of internet banking, little is known about the perceptions of online banking users toward Islamic banking in Kelantan.

Descriptive Research

Gupta, Chauhan and Jaiswal (2019) defined descriptive research as a design for providing a picture of the natural environment. It explains the current practice and concludes with the development of theories. According to Creswell and Clark (2017), researchers need to select respondents and research sites purposely in order to conduct a thorough review of a phenomenon. This study aimed to obtain a picture of the perception of

Internet banking users on privacy and internet banking security to improve the security of internet banking. In the context of this study, descriptive research is used.

Interview

According to Willis (2019), a qualitative research interview seeks to cover both accuracy and significance levels, but it is typically increasingly difficult to interview on a meeting level. He explained that the interview on qualitative research looks at the implications of focus topics in the universe of existence of the subjects. The main task of the interview is to understand the importance of what the interviewees say. The purpose of this study is to examine further the privacy and security of internet banking among customers of electronic banking in Kota Bharu, Kelantan.

The respondents for this study consisting of twelve online banking users with a variety of backgrounds. These twelve respondents are taking into account the data saturation as the point when no new information or themes are observed in the data. They came from a variety of backgrounds such as professionals, government servants, university students, managers, retailers and entrepreneurs. This survey inquiries about their familiarity with online banking, how do they know about e-banking, do they know what privacy and security of online banking entails, do they believe online banking is secure and essential in the future, then how does the privacy and security e-banking level of Islamic banks in Kota Bharu affect customers' decision to adopt internet banking.

3.3 Data Collection Method

In this qualitative analysis, data was collected using two methods. Primary data collected through a research survey, which is a personal interview, and secondary data gathered through document analysis of books, journals, conference papers and newspapers.

Primary data

This study was based on primary data collected through a series of qualitative interviews with twelve informants consisting of customers who consistently using internet banking in Islamic banks available in Kota Bharu.

The ordained gave researchers and respondents an insightful discussion to communicate and understand one another. This allowed the researcher to extract relevant data that would have been impossible to obtain through a standardized questionnaire. The personal interviews also allowed the researcher to meet the respondents face - to - face, thus allowing them to evaluate their expression during the talks.

The first source of data is primary data. The original data were collected to answer questions from the research. The researchers themselves are collecting information to test the hypothesis in their study. This file is not available. Then, the data sources are

generally collected via experiments or field research. Interviews and observations are an example. It can be compiled of people, focus groups or expert panels. In principle, the collection of passive and active data is based on two primary methods of data collection (Nguyen, 2019).

The rationale for the interview is to explore the perspectives, meetings, beliefs, or inspiration of individuals on specific issues. Until an interview, informants should be informed about the test points of interest and provide confirmation of moral standards (Devlin & Gray, 2007).

The researcher only chose internet banking customers in Kelantan in this study. The rationale is that the researcher has decided to collect the best and the most numerous replies to complete this research. The researchers have carried out a semi-structural interview as respondents answer the researchers' questions spontaneously. On top of that, researchers also use communication face-to-face to ensure the information is pure.

Secondary Data

Secondary data is information derived from previous studies. These data differ from primary data, in which the investigator collects the data himself or herself from an interview. Secondary data too are reliable in support of every researcher's research. Secondary data also support large-group research, since data from various sources can be collected (Ritchie, 2013).

The information or derivative material gathered by the individual or other researchers. Reviewing a book, journal, conference paper, or newspaper, for example, is an example of secondary data. Journals from databases and academic textbooks such as Emerald, ProQuest, Science Direct, Google Scholar, My Athens, Research Gateway, and Yahoo were used as secondary data in this study.

Secondary data is gathered by the researcher from journals, newspapers, and books. Secondary data is used by researchers to take a data or reference that is related to Islamic banking knowledge. This is due to research indicating that privacy and security are very important in modern digital age.

3.4 Data Analysis Method

To ensure the validity of the information examined in an effective manner, the data collected in the study are analyzed using document analysis and supported by the ATLAS.ti software program. The data for this study gathered using existing resources such as books, articles, and journals. Therefore, ATLAS.ti also was adopted to retrieve data from interviews.

Interview

Interviews are a method that requires subjects and researchers to participate to acquire and collect information. Researchers obtained the information studied directly from direct sources. Any information gathered during the interview must be documented because any responses mentioned by respondents are important data to observe and analyses. According to Willis (2019), the interview method was preferable to the questionnaire method for gathering in-depth data. Interviews can be part of the overall research data collection strategy or one of the techniques used in the study.

Documentation Analysis

Documentation analysis is a type of qualitative research in which the analyst examines documents to identify an appraisal theme. Document analysis is a social research method and an important research tool as it is used in most triangular schemes, which are a combination of methodologies used to study the same phenomenon (Bowen, 2009). Documentation review is a form of secondary data analysis.

Document analysis is used by researchers for a variety of reasons. This is because documentation analysis is one of the most efficient and effective methods of data collection because documents can be handled and obtained from practical sources. When conducting research or experiment, obtaining and analyzing documents is frequently more efficient (Bowen, 2009).

ATLAS.ti version 8 is a powerful workbench for analyzing large amounts of textual, graphical, audio, and video data. Sophisticated tools assist researchers in creatively arranging, reassembling, and managing researcher material. This version 8 maintains the researcher's focus on the material itself. Hence, it meets the needs of researchers for qualitative analysis.

3.5 Validity and Reliability

The concepts of validity and reliability were also used in this study. It is to understand how to minimize the possibility of errors and tendencies by increasing the data's reliability and validity. According to Patton (1994), reliability is one of two factors that qualitative researchers must consider when conducting the study, analysing the results, and evaluating the study's quality. Furthermore, Seale (1999) suggested that creating a good quality study through credibility and validity in qualitative research, as further claimed, "belief of a research report lies in the middle of issues commonly discussed as validity and reliability."

Conferring to FitzPatrick (2019), validity evolved into a complicated concept. It is more closely related to the conclusion based on the assessment results. That is more

This view is found to be parallel to Utami and De Guzman (2020). They said that the business process in financial services is incredibly challenging. Banks must introduce alternative delivery channels to attract online users and enhance consumer perception. Most banks have already implemented online banking by providing their customers with a variety of online services that provide greater access to information and transactions. Customers' satisfaction is becoming imperative as a success factor in e-banking. In a service organization, technologies are rapidly being developed. It aims to improve the quality of customer service and delivery while also reducing costs and standardizing core service offerings (Ibrahim et al., 2006).

However, respondents 1, 3, 4, 6, 7, 9 and 12 expressed some concern about whether the technology would also result in concerns about the security and privacy of their banking data. They are concerned about the ease with which irresponsible parties can obtain their personal information. Additionally, the growing problem of scammers heightens their concerns about the security and privacy of online banking. Additionally, banking data hacking incidents have occurred in Malaysia, compounding their concerns.

4.2 Awareness

The majority of respondents stated that they were extremely conscientious about safeguarding personal banking information such as their username, pin number and password. For example, according to respondent 4 stated that:

“Along with my credit card and debit card, I did not preserve the password number and pin number in my wallet. This is due to the fact that it is extremely hazardous. In this regard, I will use extreme caution.

I will not respond to mails from scammers because I am aware that they are really harmful. They can deceive you in a number of ways.”

Additionally, they are familiar with banking fraud, such as the Macau scammer. This awareness is in line with Tan and Teo (2000) that identify three aspects of consumer behavior that demonstrate consumer awareness of e-banking, as well as subjective norms. Which exemplifies the social impact that can influence the customer's motivations for using Internet banking and, ultimately, recognizing in control of behavior, which explains the anticipation of adapting mobile banking. Awareness is a critical component in preventing problems with privacy and security issues. Both customers and banks must play their roles to stay alert and spreading awareness to the public (Mathiyarasan & Chitra, 2019). Everyone has a role of socially responsible in preventing themselves from becoming a victim of cybercrime.

4.3 Trust

According to Yuusaivi et. al. (2021) and Bhattacharya et al. (1998), researchers from various disciplines have hypothesized trust along various dimensions. Identity analysts usually describe trust as an individual trademark, whereas social therapists generally view trust from the perspective of behavioral desires for others involved in transactions. Economists and sociologists generally focus on how institutions are set up and impetuses are used to reduce vulnerability associated with transactions involving relative outsiders. It has been demonstrated that trust is a critical middle person in all business relationships and should be a central focus of any organization associated with administrations (Al-Dmour et. al., 2021; Morgan & Hunt, 1994). This is parallel to

“Trust plays a significant part in maintaining clients trusting the bank.”

Whereas respondent 6 stated that:

“We have no trouble doing business with banks and remaining loyal to them if they can maintain an element of confidence throughout their operations.”

4.4 Cybercrime

Cybercrime is commonly defined as a criminal activity involving technology and computers that takes place on the internet. Mogos and Jamail (2021) and Riek et al. (2015) also demonstrated that cybercrime has a significant impact on operational systems in banks. Cybercrime has a wide range of consequences including financial costs and intangible losses. Some cybercrime involves criminals assuming specialized roles and deceiving people. Respondent 2, 6, 9 and 10 stressed that:

“We are particularly worried about recent cybercrime issues, and we propose that the Malaysian government take decisive measures to combat this critical problem. We, as customers, are quite concerned about the current rise in cybercrime.”

Whereas respondent 3, 4, 7 and 10 stated that:

“We always take the best precautions to avoid being tricked by cybercriminals; we also propose that the bank take stricter efforts to ensure that customer information is safe and secure; the bank is also required not to sell our information to irresponsible third parties.”

In addition, these cybercrime attacks are designed to steal relevant information, money, and other valuable information while leaving no trace of the intrusion (Acharya & Joshi, 2020; Gaol, et. al., 2021).

5 Conclusion

The primary goal of this research is to investigate and investigate adopters' perceptions of Islamic bank e-banking in Kota Bharu in terms of privacy and security. From the findings, it is suggested that there are several factors to take into consideration, and it is the responsibility of banks to ensure that customers are provided with secure systems to use e-banking services, as well as to spread awareness to the customers. Not only that, e-banking users must take personal responsibility to avoid becoming a victim by being aware of and always cautious of any issues or problems related to the privacy and security of the e-banking system.

Users of online banking are acknowledged of the tremendous benefits gained such as convenience, twenty-four-hour availability, time savings, and the ease of conducting transactions anywhere. These are some of the most important advantages of internet banking that users have mentioned. Based on the result attained, privacy and security issues have become a concern to the adopters, not just those who have experienced cybercrime but also those who are not.

According to the study's findings, users are concerned about privacy and security issues, not just those who have experienced cybercrime but also those who have not. As a result, the researcher discovered that perception is very valuable and plays a key role for users who are determined to adopt internet banking. Consequently, their trust and awareness of internet banking, as well as their perception of online banking privacy and security may influence their decision to act. Finally, users of e-banking must be responsible for securing their personal information, and organizations must strengthen their proxy from hackers breaking into operational systems.

6 Acknowledgement

The authors would like to thank the students namely Siti Syazana Ismail, Siti Zarifah Aisyah Mohd Zabidi, Syed Muhammad Ayyub Syd Abdul Rahman, Tengku Nur Farah Tengku Muhamad Khaizul Anuar and Tibashina Magathavan for collecting and analyzing data to complete this research.

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