

## **IMPACT OF COMMUNITY INTEREST IN PAYING ZAKAT VIA MOBILE BANKING BANK SYARIAH INDONESIA**

**Fajar Satriyawan Wahyudi \*<sup>1</sup>**

Universitas Darussalam Gontor, Indonesia

Email : fajarsatriyawanwahyudi47@student.hes.unida.gontor.ac.id

**Khurun'in Zahro**

Universitas Darussalam Gontor, Indonesia

Email : khuruninzahro@unida.gontor.ac.id

**Nurjanna Ladjin**

Universitas Muhammadiyah Luwuk, Indonesia

Email : annaladjin@yahoo.com

### **Abstract**

The rapid development of technology has had an impact in all fields, one of which is the banking sector. Advances in information and communication technology are reflected in Bank Syariah Indonesia, which is developing their services by offering mobile banking services, but customers still lack knowledge in using them because many customers do not want to know about banking developments. Awareness of using mobile banking can be said to be a growing feeling in mobile banking users to carry out their obligations in accordance with what they already know and understand. Because online zakat has enormous potential for the community's economy, considering that the Indonesian people have the largest number of Muslims in the world. And it cannot be denied that Indonesian Muslims are also mobile banking users who are active in banking activities. The strategy used to attract people to pay zakat still uses a fairly simple strategy. The strategy used in marketing zakat products is through brochures, banners, advertisements, radio. As an appeal to make it easier for customers to distribute their zakat using several methods, namely through Bank Syariah Indonesia mobile, especially mobile banking.

**Keywords:** Community Interest, Zakat, Mobile Banking

### **INTRODUCTION**

Zakat is one of the tools of the Islamic economic system because of its relationship to property ownership. Ownership is an important issue from an Islamic perspective because apart from being a fundamental value of the

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<sup>1</sup> Correspondence author

Islamic economic system, ownership also concerns people's relationship with the ownership or wealth of the property they own, how to obtain it, the function and rights of property, and how they can utilize it (Abojeib, M., et al, 2023).

Zakat is a worship that contains two dimensions, namely the *hablum minallah* dimension or vertical dimension and the *hablum minannaas* dimension or horizontal dimension. If zakat worship is carried out well, it will increase the quality of faith, cleanse and purify the soul, and develop and bless the assets owned. If managed well and in trust, zakat will be able to improve the welfare of the people, be able to improve the people's work ethic and ethics as well as economic equality (Roziq, A., et al, 2021).

According to the concept of zakat in Islam, there are certain rights reserved for other people, especially for the poor over people who have excess wealth. By channeling and giving away excess assets, you can turn your assets into a blessing. Poverty alleviation will be helped a lot by this. (Akhyar Adnan, M., & Barizah Abu Bakar, N, 2009).

One source of social funds for Muslims is zakat funds. This statement means that the use of zakat organized by the Amil Zakat Agency can be used for economic activities of the people, one of which is overcoming poverty and unemployment by distributing effective zakat to people who need it as business capital (Ismail, A. G., et al, 2013).

Baitulmal, which is part of a sharia bank, is one of the institutions that manages zakat. In accordance with sharia banking law, it has the right to manage social funds through baitulmal. Baitulmal's performance is expected to correlate with the growth of sharia banks, meaning that the amount collected and distributed to beneficiaries according to sharia is expected to increase every year (Manara, A. S., et al, 2018).

Sharia banks are financial institutions that function as intermediaries between saving customers and financing customers (intermediation institutions). Sharia banks carry out their functions as intermediaries and carry out business activities. The function of sharia banks, according to Article 4 of Law No.21 of 2008 concerning Sharia Banks, is as follows: a. collect and distribute funds to the community. b. carry out social functions through baitul mal institutions, namely receiving zakat money, infaq, alms, grants or other social funds and distributing them to the zakat management body (Aisjah, S., & Hadiananto, A. E, 2015).

Sharia banking is everything that concerns sharia banks and sharia units, including institutional business activities, as well as methods and

processes for carrying out business activities (Rizki, D, 2019). The rapid development of Islamic banking institutions is because Islamic Banks have the inherent privilege of a concept that is oriented towards togetherness. In this case, banking also has an important role in economic activities, in a country it certainly cannot be separated from the flow of payment traffic that uses money as the medium. From this role, it can be said that the banking industry is the lifeblood or center of the economic system itself (Choiruddin, M. N, 2018).

Technological advances and developments are currently growing rapidly. The rapid development of technology has had an impact in all fields, one of which is the banking sector. According to Bank Indonesia Regulation No.9/15/PBI/2007, "Electronic-Banking is a service that allows bank customers to obtain information, communicate and carry out banking transactions via electronic media, including ATM, Phone Banking, Electronic Fund Transfer, Internet. Banking, Mobile Phone" (Afandi, M. A, 2019).

Mobile Banking is a banking service that applies information technology and is a service provided by the bank to support the smoothness and ease of banking activities. The rapid progress of information technology really supports the speed and ease of banking transaction services for customers who use mobile banking, where users of PT's mobile banking services. Indonesian Sharia Bank as of March 31 2017 reached 7.4 million users (Shaikh, A. A., & Karjaluoto, H, 2015).

## **RESEARCH METHOD**

The study in this research is qualitative with literature. The literature study research method is a research approach that involves the analysis and synthesis of information from various literature sources that are relevant to a particular research topic. Documents taken from literature research are journals, books and references related to the discussion you want to research (Earley, M.A. 2014; Snyder, H. 2019).

## **RESULT AND DISCUSSION**

### **The Nature of Public Interest**

#### **A. Understanding Community Interest**

According to Tidjan (Nuraini, S., & Budiandru, B, 2023), interest is a psychological symptom that shows concentration of attention on an object because there is a feeling of pleasure. From this definition, interest is the concentration of attention or reaction to an object such as a particular

object or situation which is preceded by feelings of pleasure towards the object. Interest is as a cause, namely the driving force that forces someone to pay attention to certain people, situations or activities and not others, or interest as a result, namely effective experiences stimulated by the presence of a person or an object, or by participating in an activity.

Crowl and Crow (Basri, Y. Z., & Arafah, W, 2023) say that interest is related to the style of movement that encourages a person to face or deal with people, objects, activities, experiences, which are stimulated by the activity itself. Interest can be expressed through statements that show that someone prefers one thing over another, it can also be manifested through participation in an activity, such as sports activities.

Society is a group of individuals / people who live together. Society is called "society" which means social interaction, social change and a sense of togetherness, derived from the Latin socius which means friend. The term community comes from the Arabic word syaraka which means to participate and participate. According to Karl Marx, society is a structure that experiences organizational and developmental tension due to development due to conflict between economically divided groups (Adilla, N., et al, 2021). According to Emile Durkheim, society is an independent objective reality, independent of the individuals who are its members, society is a group of people who live together, mix for a long time, they are aware that they are a unity and they are a living system Together (Putra, W. M., & Lestari, E. D, 2022).

From the definition above, it can be concluded that public interest is a psychological symptom of humans which shows that there is attention to objects that give rise to feelings of joy or happiness, giving rise to a tendency to carry out activities to achieve goals.

#### B. Factors Influencing Public Interest

According to Winkel, the factors that influence interest are "underlying mood". A person's mood can influence the emergence of interest. If someone is in a bad mood then their interest is also not good. Vice versa, if someone has a good mood, then their interest will also be good (Marume, S. B. M, 2016). In this case, interest arises from factors within the individual.

The factors underlying interest according to Crow and Crow are internal encouragement factors, social encouragement factors, and emotional factors. Internal factors can include needs related to the physical and psychological. The emergence of interest in a person can also be driven

by social motivation, namely gaining recognition and appreciation from society. Meanwhile, emotional factors show a measure of a person's intensity in paying attention to a particular activity or object (Mokhtar, N. H., et al, 2019).

Things that can influence a person's interest are the existence of a need, being related to past experience, providing opportunities to get the best results, using various forms of teaching such as discussions, group work demonstrations and mass media.

From the opinion above, it can be concluded that the factors that influence individual interest are: (Choi, J. M, 2018).

1. Intrinsic Factors

Namely factors that originate from within the individual. Such as the individual's mood, talent, likes without any outside influence.

2. Extrinsic Factors

These are factors that come from outside the individual, such as receiving praise or gifts, good grades, a good atmosphere, and the facilities available in the individual's environment.

### **Interest in Paying Zakat Via Mobile Banking**

The definition of interest can be interpreted as enjoyment of an activity without any compulsion. Basically, interest is a relationship created with something that is outside a person. Interest will be greater as the relationship built becomes stronger. Crow and crow believes that interest is anything that triggers someone to carry out an activity (Alfadri, F., et al, 2022). So it can be concluded that interest is an activity that a person does without any element of compulsion to achieve a goal.

Zakat is categorized as social worship, namely worship that uses assets to build and provide welfare for the people, or known as *maaliyah ijtimai'iyah*. Management and distribution of zakat in accordance with provisions will be able to alleviate poverty in society (Madia, Y., & Rachmad, D, 2023). The impact of zakat on the economy shows significant results, which can be seen from the increase in real Gross Domestic Income (GDP). If the zakat funds collected increase by 1 billion rupiah, the economy will grow by 0.12 percent provided that other variables must be constant (Alam, A., et al, 2022) In the Qur'an Surah Al-Baqarah it is stated:

Meaning: *“And establish prayer and pay zakat. and whatever good you do for yourself, you will certainly be rewarded with Allah. Indeed, Allah is All-Seeing of what you do” (Q.S. Al-Baqarah: 110)*

From the verse above, Allah commands Muslims to always prepare themselves for the last day, by doing deeds that are beneficial for themselves such as prayer and zakat, so that Allah will protect them in this world and the hereafter, where on the last day people will apologize. -the unjust people will no longer be useful and they will occupy a bad residence (Al-Mubarakfuri, 2017).

The features contained in it are the same as the features in an ATM except for cash withdrawals (Wiji Nurastuti, 2011, 111). Mobile banking is a banking feature application that is used via a smartphone with an internet connection (Utami, P, 2015). Mobile banking provides services that are practical and easy for customers to use, and is equipped with security to keep customer balances well maintained. This service can also be accessed via smart phone or smartphone using SMS.

### **Public Interest in Paying Zakat via Mobile Banking**

Zakat is a religious command and is the third pillar of Islam. Zakat is divided into two, namely zakat fitrah and zakat mal. Zakat fitrah is carried out during the month of Ramadan, while zakat mal is zakat on assets which can be carried out throughout the year when the assets have reached the nisab and haul. Zakat fitrah functions to purify the soul, while zakat mal functions to purify wealth. Apart from that, zakat given by muzakki (zakat givers) will really help ease the burden on mustahiq (zakat recipients). Zakat is obligatory for every Muslim throughout the world, including in Indonesia (Abriyansyah, M., & Rohim, A. N, 2023).

The development of IS/IT, including in sharia banking, has made very significant changes. Bank Syariah Indonesia has so far made many innovations in serving customers. Utilizing IS/IT is one solution in developing business and bank services. One of the innovations carried out by BSI is by presenting BSI mobile.

Bank Syariah Indonesia (BSI) Mobile is one of the distribution channels used to access customer accounts via smartphone using the 3G/4G and Wifi technology network owned by Bank Syariah Indonesia, can be installed on Playstore or Appstore (Aisyah, S., & Sitepu, N. I, 2022). After being officially announced on February 1 2021, Bank Syariah Indonesia began releasing BSI

Mobile with updated features and notification information, until now BSI continues to improve the banking transaction system.

The information obtained from the bank regarding the number of customers using mobile banking services has been implemented since the founding of BSI in terms of the use of mobile banking. Bank Syariah Indonesia has seen an increase in the number of customers every year from 2010 until now, this increase can be seen from the visits of customers who come to Bank Syariah Indonesia who want to open an account (Wisanggeni, F. A., & Indrarini, R, 2023).

From the data above it can be concluded that PT. BSI always increases every month regarding customers who open this account because one of them is mobile banking. The results of this research found that users are not yet optimal in using BSI Mobile due to the lack of user knowledge and there are still customers who are still comfortable using transactions manually by coming directly to the bank.

To further maximize and increase customers using the BSI Mobile application, the program carried out by the bank is to market this product. After customers know more about using BSI mobile, customers are more helped in every way because of the comfort and security provided by BSI mobile so that customers do not hesitate to use BSI mobile, using BSI mobile saves users' time without having to waste time queuing at the office -nearest branch office or to the ATM counter to carry out the transaction (Abbas, S. Z. M., et al, 2018).

This application can be accessed via the Android Smartphone application. With this application, customers will find it easier to use Mobile Banking service transactions anywhere and anytime. Then the strategy is not only that, so BSI also carries out promotional strategies. Mobile Banking Optimization Strategy in order to optimize the use of Mobile Banking by PT. BSI has created several strategies so that the use of BSI Mobile Banking can increase and customers become familiar with Mobile Banking so that customers want to use the Mobile Banking application.

Awareness of using mobile banking can be said to be a growing feeling in mobile banking users to carry out their obligations in accordance with what they already know and understand. Because online zakat has enormous potential for the community's economy, considering that the Indonesian people have the largest number of Muslims in the world (Nada, E. Q., & Wardana, G. K, 2023). And it cannot be denied that Indonesian Muslims are also mobile banking users who are active in banking activities.

### **Indonesian Sharia Bank Strategy in Attracting People to Pay Zakat**

The strategy used to attract people to pay zakat still uses a fairly simple strategy. The strategy used in marketing zakat products is through brochures, banners, advertisements, radio. As an appeal to make it easier for customers to distribute their zakat using several methods, namely: via Bank Syariah Indonesia mobile, SMS banking, and BAZ/LAZ account transfers (Sidik, I., & Reskino, R, 2016). As well as informing about the advantages of Indonesian sharia banks in collecting zakat funds so that people are interested in giving zakat through the Indonesian sharia bank Gunung Tua, which has distributed it to people who need it or those who are entitled to receive it.

To carry out this strategy, a marketing mix application is created including:

1. Strategy in the Product Sector

Products are the wants and needs of society that can be offered by the company. Bank Syariah Indonesia displays the convenience and advantages if people pay their zakat via mobile banking at Bank Syariah Indonesia, so that with this convenience, people are more interested in paying zakat.

2. Strategy in the Promotion Sector

To provide information about what products a company has, promotion is needed. The promotions used still use brochures, radio promotions and other conventional promotional methods, while now we have entered the digital era, where almost everyone has switched from listening to the radio to becoming a social media user. So the zakat products available at Bank Syariah Indonesia are still not known to many people.

3. Strategy in the Field of People (People)

The public's desire to pay zakat at Bank Syariah Indonesia is because the community or customers want the zakat they spend or pay to Bank Syariah Indonesia to be clean and blessed zakat, because zakat can also be distributed to those who are entitled to receive it so that they can help others and fulfill their obligations as a people. Muslims pay zakat. The company's policy is to motivate employees to get customers by always providing training and guidance or coaching to employees so they can socialize to potential customers to attract customers' interest in banking with Indonesian Sharia. And every employee must contribute so that the stated targets can be met (Haris, A., & Zulehana, I, 2022).



## CONCLUSION

The development of IS/IT, including in sharia banking, has made very significant changes. Bank Syariah Indonesia has so far made many innovations in serving customers. Utilizing IS/IT is one solution in developing business and bank services. One of the innovations carried out by BSI is by presenting BSI mobile. Mobile Banking is a banking service that applies information technology and is a service provided by the bank to support the smoothness and ease of banking activities. Rapid advances in information technology greatly support the speed and ease of banking transaction services for customers using mobile banking. Awareness of using mobile banking can be said to be a growing feeling in mobile banking users to carry out their obligations in accordance with what they already know and understand. Because online zakat has enormous potential for the community's economy, considering that the Indonesian people have the largest number of Muslims in the world. And it cannot be denied that Indonesian Muslims are also mobile banking users who are active in banking activities.

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