
THE EFFECT OF BRAND DIGITALIZATION OF E-MAS TRANSACTIONS: E-MAS FEATURES ON THE MOBILE BSI MAQASHID SYARIAH FRAMEWORK

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ABSTRACT

KEYWORDS

brand awareness; brand image; trust; repurchase interest

This study aims to examine how gold transactions implementation through the e-mas feature on BSI mobile at Bank Syariah Indonesia and find out whether gold transactions through the e-mas feature are in accordance with the concept of *sharia maqashid*. This research uses qualitative analysis methods that explain gold transactions implementation through the e-mas feature on BSI mobile at Bank Syariah Indonesia and the suitability of gold transactions contained in the e-Mas feature with the concept of *sharia maqashid* (*Dharuriyyah*, *Hajiyat* and *Tahsiniyat*). The division of *dharuriyyah* is categorized into 5 basics, such as 1) Protecting religion, 2) Protecting souls, 3) Protecting offspring, 4) Protecting reason and 5) Protecting property. Data collection techniques are literature studies, documentation studies, discussions and intuitive subjective. The results show digital innovation "e-mas BSI Mobile" is in under the concept of *sharia maqashid* and can help the public to conduct gold transactions at Bank Syariah Indonesia (BSI) and support halal needs based on sharia maqashid.

INTRODUCTION

The economy in the financial sector is influenced by the number of people in a region or country. In Indonesia, there are two divisions of community groups, namely urban and rural areas so that it affects the level of financial literacy and inclusion in Indonesia (Satria, Anita, Krismadayanti, & Noviarita, 2021). In 2019 the Financial Services Authority carried out data collection related to the level of Indonesian financial literacy and inclusion (Keuangan, 2017). Where the level of financial literacy is 38.03% and the level of inclusion is 76.19%, while the level of Islamic finance literacy is only 8.93% and inclusion is only around 9.1% (www.ojk.go.id). The data proves that the literacy rate and the level of Islamic financial inclusion are still low, therefore there needs to be a special approach so that the public knows about Islamic financial products and services. One approach that can be taken by companies and practitioners of Islamic finance is to utilize digital technology as a means to increase public access to Islamic financial products and services (Nurfalah & Rusydiana, 2019).

The industrial revolution in the world has developed in such a way until today. Industrial Terminalology 4.0 was initiated by Klaus Schawab, founder of the executive World Economic Forum. This revolution is marked by the existence of smart robots, driverless vehicles, big data systems and so on (Rustam, 2020). In research by (Nurfalah & Rusydiana, 2019), the urgency of banking in the 4.0 revolution is banking services that can be accessed in real time through various technologies. Currently, the industries that are developing the 4.0 revolution are e-commerce companies, Financial Technology

(fintech) start-ups, be it peer to peer lending or crowd funding. Based on OJK data, fintech companies in Indonesia are divided into several sectors, namely: 1) financial planning, 2) Crowd funding, 3) Lending, 4) Aggregators, 5) Payments, and 6) other fintech. The more openness of public information and the ease of public access to the internet, the opportunity to develop innovative digital-based Islamic financial products and services will be very potential.

According to the Data Reportal report, the number of internet users in Indonesia in 2022, to be precise last January, reached 204.7 million people. Indonesia's internet penetration rate reached 73.7% of the total population at the beginning of 2022, smartphone users reached 167 million people or 89% of the total population of Indonesia (Kemenkominfo, 2021). This is supported by research by Anam and Anggraini (2020: 130) who said that today's society is very familiar with operating Android-based mobile phones, both for communication and accessing banking financial information. Meanwhile, (Arfarizan & Hasan, 2022) states that for banking, digitalization is an option but is a form of necessity in managing financial institutions. This is because customers want flexibility, speed, convenience, convenience and the availability of 7 x 24 hour services. Therefore, several banks in Indonesia must promote or follow the trend of digital transactions.

(Komulainen & Saraniemi, 2019) in their research said that the banking industry is currently undergoing rapid and widespread changes, so it is important for a bank to understand customers with access to banking products simply by using an Android-based application, because thus it can create long-term relationships that are sustainable. win-win solution. The purpose of information technology is as a means of providing multi-channel and can also save bank transaction costs, customers are freer, easier, faster and safer to transact 24 hours wherever the customer is (Wiratama & Rahmawati, 2013). According to (Tam & Oliveira, 2017) the most positive and significant driver of customer intention to use mobile banking is the perceived ease of use and benefits felt by customers. Meanwhile, according to (Hannachi & Benhamed, 2017) in his research, he argues that the dimensions of quality, price and perceived value of mobile banking applications are the main indicators that become customers' turst. The most significant factor influencing the intention to use mobile banking is perceived usefulness, followed by perceived credibility and costs. This is supported by research by (Rajaobelina, Brun, Prom Tep, & Arcand, 2018) who argues that trust has a significant and positive impact on customer commitment or satisfaction.

(Ukpabi & Karjaluoto, 2017) in his research said that perceived behavioral control (PBC) and attitude (ATT) on the intention to adopt mobile banking had a positive effect. Significant differences between men and women were found to influence the subjective norm (SN) on adoption intentions. The influence of subjective norm (SN) on banking adoption is stronger for women than men. The effect of PBC on m-banking adoption intention was found to be significantly stronger for men than women. Meanwhile, according to (Mullan, Bradley, & Loane, 2017) the obstacles in using mobile banking for banks are the low level of customer interest and the lack of return on investment (ROI). This is supported by the research of Tran, HTT and Corner, J, 2016 which argues that face-to-face communication with banks is the most reliable source of information persuasively by customers.

Bank Syariah Indonesia (BSI) uses a technology-based service strategy to make it easier for customers to make transactions. One of the strategies used is to continue to

improve services, make improvements, and make new breakthroughs in digital services. In addition, there are various features ranging from inter-independent transfers, online transfers between banks, bill payments to e-Money top ups that can be done only by using a cellphone that has an NFC feature, as well as by presenting e-banking features consisting of: four main services, namely ATM, SMS banking, Mobile Banking and Net Banking. This strategy is carried out to strengthen BSI's positioning in the banking industry, especially in service quality (Fitriani, Samsuri, Rachmadiarti, Raharjo, & Mantlana, 2022).

Bank Syariah Indonesia (BSI) through its BSI mobile service launched one of the newest features called "e-mas". The E-mas feature is a gold bar ownership service menu that makes it easy for customers to make purchases, sellers, mortgages and send gold to fellow BSI customers digitally. With a fairly affordable price of IDR 50,000, customers already have gold bars weighing 0.05 grams. Doing gold storage digitally will reduce the risk of loss or theft. Management of services by a trusted institution will provide a sense of comfort and security to customers who want to invest in gold. This feature is a new breakthrough in order to facilitate people who wish to invest (Asthama, Gurendrawati, & Perdana, 2021). Before opening a BSI gold savings account, customers will be asked to read and sign an agreement regarding the applicable provisions at BSI regarding E-Mas transactions, where there is an explanation of the risks of saving gold at BSI, namely gold in the e-gold feature is not guaranteed by the Deposit Insurance Corporation (Lembaga Penjamin Simpanan). LPS), there is a risk of delaying the gold purchase transaction if the gold stock at the Bank runs out or is no longer available, there is a risk of reducing the value of gold because it follows the market price, and as long as the customer has not paid the gold pawn on the e-gold feature, the customer cannot close the gold account at BSI (Kompas.com, 9 October 2021).

The Islamic financial system combined with technology must comply with the standardization of existing contracts in Islamic finance because the concept of Islamic finance is different from conventional finance, in the concept of Islamic financial transactions containing mayyir, gharar, tadbis, ikhtikar and usury. In addition, in its implementation, every transaction carried out must refer to the main goal of sharia, namely maqashid sharia. So every innovation in Islamic financial products and services must consider these two things (Nurfalah and Rusydiana, 2019: 58). This is in line with Febriadi's research (2017:231) which says Maqashid Syari'ah is the main support in every operational and product development in Islamic banks. Ismail (2014) concludes that the maqashid sharia is divided into three, namely dharuriyat, hajiyat, and tahsiniyat. Maslaha dharuriyat there are five things that are most important to be guarded or protected, namely protecting religion (al-Din), protecting life (al-Nafs), protecting reason (al-'Aql), protecting family (al-'Ird), and protecting property (alMal).). Maslahah hajiyat is to eliminate narrowness and difficulties in fulfilling basic human needs, while masalahah tahsiniyat is everything that aims as a complement or complement.

From this background, the more open public information and the easier access to banking products by the public, so it is very potential for a sharia bank to develop access to digital-based banking products. This will make it easier for people who are remote or who have little time in banking. Researchers are interested in examining the problem of gold transactions through the e-gold feature at Bank Syariah Indonesia (BSI) so that the purpose of this study is to find out how the implementation of gold transactions through

the e-gold feature on the mobile BSI at Bank Syariah Indonesia and find out whether gold transactions through The e-mas feature is in accordance with the maqashid sharia concept

RESEARCH METHOD

This study uses a descriptive qualitative approach, namely a writing procedure that produces descriptive data (a description of an event or problem) in the form of written words from people and behaviors that are not directly observed, or a single case study and in one location only. The qualitative paradigm emphasizes understanding of problems in social life based on conditions of reality or natural settings that are holistic, complex and detailed (Indiarto and Bambang, 1999 in Nurfalah and Rusydiana, 2019:63). The type of data used is secondary data, secondary data is a source of data obtained by the author indirectly through intermediary media (permitted and recorded from other parties). Secondary data is generally in the form of evidence from historical reports or records contained in archives that have been published or not published (Echdar, 2017: 284).

Data collection techniques in this study used, namely:

1. Literature study, which is a research data collection technique by conducting a review of books, literature, notes, and various reports related to research.
2. Documentation study, which is a series of activities to analyze documents or archives accessed via the internet, books and journals related to the problems studied (Mardalis, 1993:39).
3. Discussion, data collection by conducting talks and exchanging ideas with people who are competent with the object being studied in order to solve certain problems.
4. Intuitive-Subjective, is the involvement of the author's opinion on the problem being discussed. (Ghofar, 1999 in Nurfalah and Rusydiana, 2019:64).

Data analysis is the process of collecting or collecting, modeling and data information with the aim of sorting and obtaining useful information, providing suggestions, conclusions and supporting research decision making which is the answer to the problems studied (Echdar, 2017:333). In this study, maqashid sharia analysis is used to see the compatibility between technological innovations in gold transactions through the BSI Mobile e-mas feature with the level of current needs guidelines that are in accordance with sharia. Maqashid sharia *Maslahah dharuriyyat*, namely protecting religion (*al-Din*), protecting the soul (*al-Nafs*), protecting offspring (*al-Nasl*), protecting reason (*al-'Aql*) and protecting property (*al-Mal*). *Maslahah hajiyat* to eliminate narrowness and difficulties in meeting basic human needs. *Maslahah tahsiniyat* is everything that aims as a complement or complement (Ismail, 2014).

RESULTS AND DISCUSSION

DIGITIZING GOLD TRANSACTIONS

Islamic financial institutions in Indonesia have experienced significant development from 1991 to the present. According to law number 21 of 2008, Islamic banks are everything related to Islamic banks and sharia business units, which consist of institutions, business activities, as well as ways and processes in carrying out their business activities. Islamic banks are banking institutions that run their business activities

based on sharia principles which are divided into Sharia Commercial Banks (BUS) and Sharia Business Units (UUS) and Sharia People's Financing Banks (BPRS) (Ismail: 2013:33). The following is the number of developments in Islamic banks in Indonesia from 2018-2021, namely:

Table 1
Number of Sharia Bank Developments in 2018-2021

	2018	2019	2020	2021
bus	14	14	14	12
UUS	20	20	20	21
BPRS	167	164	163	165

Source: Financial Services Authority, 2021

Based on the table above, in 2021 the number of BUS, UUS and BPRS in Indonesia will be 12 banks, 21 business units, and 167 BPRS. This means that the number of banks decreased from 2020 while the number of UUS and BPRS increased, namely 14 banks, 20 business units and 164 BPRS. Unlike in 2018, the development of Islamic banks this year is relatively more than in the following year, namely the number of BUS, UUS, and BPRS as many as 14 banks, 20 business units and 167 BPRS. Meanwhile, the number of BUS decreased in 2021 due to the *merger* or merger carried out by three state-owned Islamic banks, namely PT BRI Syariah Tbk (BRIS) and PT BNI Syariah Tbk and PT Bank Mandiri Syariah (BSM) to become PT Bank Syariah Indonesia Tbk (BSI), but this merger is a breath of fresh air for sharia business units which have increased from 20 business units to 21 in 2021.

BSI's assets as of December 2020 have reached Rp. 239.56 trillion, this asset is a combination of the three Islamic banks, it is hoped that this asset can be an *accelerator* for the development of the Islamic economy in Indonesia. This very large asset can strengthen the bargaining position of Islamic banks in supporting financing and economic growth (Acmad Sani Alhusain: 2021:21). Based on the assets of the Islamic bank merger, the table is as follows:

Table 2
Performance of 3 BUMN Islamic Banks and BSI Merger Results (Rp Trillion)

	BNI Syariah		BRI Syariah		Sharia Mandiri		Indonesian Islamic Bank
	2019	2020	2019	2020	2019	2020	<i>As of December 2020</i>
Total Assets	44.98	55.01	43.12	57.70	112.29	126.85	239.56
Financing	43.77	47.97	34.12	49.34	99.81	112.58	209.98
Party Fund Third	32.58	33.05	27.38	40.00	75.54	83.43	156.51
Profit	0.6	0.5	0.074	0.25	1.28	1.43	2.19

Source: Exposure of PT Bank Syariah Indonesia, Tbk. Indonesian Business, February 2, 2021

With the total assets of the *merger of these* three state-owned banks, it will attract the attention of BSI's market share to participate in saving their funds at BSI or doing financing at BSI. By attracting the attention of market share, BSI will introduce and promote aspects of BSI as a whole. Because in practice the problems that are still often faced by the Islamic finance sector include limited supply of Islamic products, limited access to Islamic financial products, limited human resources, the need for optimizing coordination with stakeholders, as well as the need for financial services policies that are aligned and can support each other. development of the entire Islamic finance sector. so that with the presence of BSI the existing problems can be resolved one by one.

Bank Syariah Indonesia (BSI) in all its transaction activities uses *mobile banking*, namely BSI Mobile with various banking product features in it. This is a digitalization transformation from a manual one that is slowly shifting to using technology. The use of BSI Mobile is easily accessible by anyone and anywhere to obtain information. In addition, the general public can easily share information about their social accounts, making it easier to adapt information and knowledge about Islamic banking and the economy to the public. This digitization makes it easy for the wider community to access all information related to Bank Syariah Indonesia products and services, without limitations on location and time. other sharia financial products such as sharia insurance, sharia pawning, sharia mutual funds and sharia shares as well as others. In addition, for social purposes, the community can pay Zakat, Infaq, Shadaqah and Waqf in this BSI Mobile application and there is a prayer schedule and check foreign currency exchange rates. Because BSI Mobile is a convenient solution for customers in transacting, praying and various features in one application, by accompanying them for 24 hours and making everything more balanced financially, spiritually and socially.

BSI Mobile E-Mas Features

Gold ownership at this time can be accelerated into the form of digital services, in this case Bank Syariah Indonesia on the BSI Mobile application. It has an e-gold (electronic gold) feature that allows customers to deposit gold to be managed by Bank Syariah Indonesia and can also be used easily and practically. In the e-gold feature there are several transactions related to gold, namely:

a. Gold account opening

In opening a gold account at Bank Syariah Indonesia (BSI) through the BSI Mobile application, there are terms and conditions for opening a new gold account, namely:

- 1) At the beginning of the new gold account opening, the Customer is directed to input the NPWP data. However, this is optional, the goal is to calculate the amount of tax imposed in gold buying and selling transactions.
- 2) If the customer fills in the TIN data on the new account opening form, the data will be verified by the Bank and cannot be deleted/changed/deleted.
- 3) At the time of account opening, the Customer is required to make a gold purchase transaction as an initial deposit of at least 0.1 gram (or according to the applicable

regulations at the Bank) and set a Savings Account as the account for the payment of gold purchases, administration fees, and taxes. The Customer hereby grants the right and power to the Bank to debit the account by auto-debit for payment of gold purchases, administration fees, and taxes.

- 4) The customer will be charged an administration fee of Rp. 24,000,-/year and paid at the time of account opening transaction.
- 5) After the transaction of opening an e-gold account, an account number will be issued for the newly opened gold account.
- 6) If the Customer closes the gold account with provisions for a period of less than 1 year, the administration fee that has been paid by the Customer at the beginning of the gold account opening cannot be withdrawn.
- 7) If the balance in the Savings Account of the Customer appointed by the Customer is insufficient for payment of administration fees in the current year, the Bank will provide a time limit of up to the following 2 (two) months. If after 2 (two) months there is still no payment of administration fee in the Savings Account, then the administrative fee becomes the Customer's debt which must be paid by the Customer when making transactions on the e-mas feature. As long as the Customer has not paid the administration fee, the Customer cannot make e-gold transactions, except only to close the gold account by taking into account the administrative fees owed.
- 8) The minimum balance that is deposited in the Customer's gold account is 0.1 gram or in accordance with the provisions or as applicable at the Bank and will be notified in advance to the Customer.
- 9) Customers who choose to register their TIN and have been verified in the Bank's system will be subject to tax (PPH 22) of 0.45% of the total purchase price. Meanwhile, customers who do not have/choose not to register their NPWP data are subject to a tax (PPH 22) of 0.9% of the total purchase price.
- 10) If the Customer registers NPWP data and is in the verification process by the Bank officer, then for the initial gold deposit stage, the Customer will be subject to a tax of 0.9% of the total gold purchased first. If the NPWP verification process has been completed and the Customer's NPWP is verified, then the Customer's funds will be returned by the Bank in the amount of the difference in the Customer's tax payment funds, which is 0.45% or the applicable tax provisions (PPH 22).
- 11) Especially for the initial deposit in the Account Opening transaction, if the Customer's NPWP is declared unverified at the time of initial registration, the Customer will still be subject to a tax of 0.9% of the total purchase price and no refund of the difference in tax payment will be made.
- 12) The e-mas feature administration fee will be automatically deducted by the autodebit system
- 13) Customers can view balance information listed on the start page of the e-gold feature on the BSI Mobile application.

b. Gold transfer transaction

In gold transfer transactions, there are several requirements that must be approved by the customer, namely:

- 1) All forms of gold transfer transactions can be done on the BSI Mobile application.

- 2) This transaction is only carried out between Customers who have gold accounts.
 - 3) Transfer transactions of a minimum of 0.1 grams and a maximum of 100 grams or in accordance with the applicable provisions at the Bank, changes to this provision will be notified in advance to the Customer through any media deemed good by the Bank.
 - 4) The process of transferring the customer's gold account balance takes place in *real time*.
 - 5) Every successful gold transfer transaction will be recorded in the customer's gold account at BSI Mobile.
- c. Gold selling transaction
- In the gold sale transaction, there are several provisions that apply, namely:
- 1) Customers can make gold sales transactions using BSI Mobile.
 - 2) Funds from the sale of gold will be credited to the Savings Account designated by the Customer.
 - 3) The Customer's gold selling transaction can be stopped by the Bank if the Bank's gold supply reaches the maximum limit. For this reason, the Customer can make a gold sale transaction again on the next working day.
 - 4) The sale of gold is carried out with the provisions of a minimum sales transaction of 1 gram and a maximum of 100 grams or according to the provisions in force at the Bank, these provisions will be notified in advance to the Customer through any media deemed good by the Bank.
 - 5) The selling price of gold refers to the information on the selling price of gold at the time of the transaction which is listed on the display of the e-gold homepage on BSI Mobile. The selling price of gold can change at any time.
 - 6) In selling transactions, Customers who have registered their TIN and verified in the Bank's system are subject to tax (PPH 22) of 1.5% of the total selling price of gold for a selling nominal of more than Rp. 10,000,000 (ten million rupiah). Meanwhile, customers who do not have/do not complete/do not register NPWP data will be subject to tax (PPH 22) of 3% of the total selling price for a selling nominal of more than Rp. 10,000,000 (ten million rupiah).
 - 7) Every successful gold sale transaction will be recorded in the customer's gold account on BSI Mobile.
- d. Gold buying transaction
- In buying gold transactions on the e-gold feature on BSI Mobile, there are several conditions, namely:
- 1) All gold purchase transactions use the e-gold feature on the BSI Mobile application.
 - 2) The savings account designated by the customer will be automatically debited at the time of gold purchase.
 - 3) Payment for the purchase of gold will incur an administration fee, and the account balance must be sufficient for the success of the transaction process.
 - 4) The minimum purchase transaction is 0.05 grams with a Rupiah conversion equivalent to the gold purchase price applicable at the time of the transaction or a maximum of Rp 100,000,000 (one hundred million rupiah) or according to the provisions in force at the Bank. These provisions will be communicated to the customer in advance.

- 5) The calculation of the purchase price of gold for customers refers to information on the purchase price of gold at the time of transaction (*realtime*) and can be seen on the display of the e-gold homepage on BSI Mobile. The purchase price of gold is in accordance with the market price / fluctuating.
 - 6) Once a gold purchase transaction has been made, it cannot be canceled afterwards.
 - 7) At the time of buying gold transactions, customers who have registered NPWP and verified in the Bank system are subject to tax (PPH 22) of 0.45% of the total purchase price. Meanwhile, customers who do not have/do not complete/do not register NPWP data are subject to tax (PPH 22) of 0.9% of the total purchase price.
 - 8) All gold purchase transactions made by the customer will be reported by the bank in the monthly report of the customer's gold account on BSI Mobile.
- e. Gold pawn transaction
- In this gold transaction, there are terms and conditions for pawning gold made by customers, namely:
- 1) Gold pawn transactions can be made by customers on the BSI Mobile application.
 - 2) The facilities offered by the bank in this gold pawn transaction include: submission of a new gold pawn, repayment, and extension of the gold pawn.
 - 3) Gold pawn transactions with Qardh financing of a minimum of IDR 500,000 (five hundred thousand rupiah) and a maximum of IDR 250,000,000 (two hundred and fifty million rupiah) by taking into account the portfolio of all Pawning facilities and Customer Gold Installments at the Bank.
 - 4) The gold pawn in BSI Mobile is limited to the gold balance held by the Customer in the gold account.
 - 5) The customer can apply for a gold pawn according to the amount of gold owned by the customer, as well as the amount of funds that will be obtained by the customer from the proceeds of the gold pawn, as a reference for the value of the pawn application.
 - 6) The amount of the gold pawn value is based on the value of gold on the day of the transaction, referring to the Gold Base Price (HDE) issued by the Pawn Group at BSI as stated (announced) on the BSI Mobile gold pawn menu page with a pawn financing receipt of 95% of the estimated gold value.
 - 7) The bank will receive *ujroh* for the service of depositing funds during the term of the pawn and also administrative income for the gold pawn transaction.
 - 8) The gold pawn financing period is 4 (four) months and can be contracted, the contract can be renewed.
 - 9) The customer is willing to submit and understand the risks and agrees to allow the extension of the gold pawn to be carried out automatically or manually at the time until the end of the pawn contract.
 - 10) The pawn contract will be automatically extended before the maturity date, provided that the customer has a balance in the Savings Account which is used for payment of administrative fees for pawn renewal, *ujroh* gold deposit, and a decrease in the principal of the gold pawn if the HDE at maturity is lower than the HDE when the customer submits gold pawn.
 - 11) Pawn extension is done manually if the Customer's Rupiah Savings Account balance is used for payment of gold renewal administration fees, gold deposit *ujroh*,

- gold pawn principal reduction because HDE (if any) is not available on the due date and is only available on or a maximum of H+3 from the date due date.
- 12) The manual extension of the gold pawn is done by selecting the gold pawn extension menu contained in the BSI Mobile e-gold feature.
 - 13) If the Customer applies for an extension of the Gold Pawn, and at that time there is a decline in the gold price in the market which causes the HDE to decrease, the Customer must:
 - Make a partial payment/repayment of the excess Qardh value that has been given by the Bank due to price changes resulting in changes in the Qardh nominal.
 - Approved the value of the Gold Pawn in accordance with the value of the gold price at the time the Extension was submitted.
 - Approve and be willing to accept changes in the cost of the deposit or Ujroh.
 - 14) The repayment of the gold pawn is carried out by the Customer by submitting a settlement request contained in the BSI Mobile e-mas feature.
 - 15) The customer can pay off the gold pawn at the earliest after 1 period of pawning ("1 period is 15 calendar days").
 - 16) Repayment can be made after the funds in the Customer's Rupiah Savings Account are at least able to pay off the Gold Pawn and ujroh gold deposit, as agreed in the Ijarah agreement.
 - 17) For the Pawn of Gold, the Customer will receive a notification via BSI Mobile and the Customer's email registered with the Bank in the form of:
 - Maturity information, including the funds that need to be prepared for the extension or repayment of the Gold Pawn; or
 - Warning Letter for late payment of extension and/or settlement of pawn (H+1 from the due date).
 - 18) If until H+3 from the due date the Customer does not pay off or extend the Pawn of Gold, then the Customer knowingly surrenders the gold he has pawned ("Pawned Goods") and authorizes the Bank, which is a power of attorney that cannot be withdrawn and will not expire due to any reason. anything including the causes specified in articles 1813, 1814, 1816 of the Criminal Code Civil law to sell Pawned Goods by auction ("Sales") at a price or terms deemed good by the Bank.
 - 19) The proceeds from the sale of gold to the Bank will be used to pay off the financing of the Gold Pawn and ujroh gold deposit.
 - 20) If there is an excess of funds from the sale of gold which has been deducted from the settlement of the gold pawn, then the excess funds become the right of the Customer and will be credited to the Customer's Savings Account.
 - 21) If there is a shortage of funds from the sale of gold caused by a decrease in HDE, the Customer is obliged to pay off the lack of funds taken from the Customer's Savings Account. For this matter, the Customer hereby authorizes the Bank to debit a certain amount of funds for the purpose of paying off the shortage of funds from the sale of gold.
 - 22) Gold that has been pledged to the Bank cannot be transacted and will reduce the Customer's gold balance in the gold account until the Customer pays off the pledge.

These gold pawn terms and conditions are an integral part of the *qardh contract* with gold pawning collateral that is approved and signed electronically by the customer. If these terms and conditions govern different terms from the *qardh contract* with gold pledged as collateral, then the terms and conditions of the *qardh contract* with gold pledged as collateral will apply.

f. Gold physical withdrawal transaction

In physical gold withdrawal transactions on BSI Mobile, the terms and conditions are:

- 1) Customers can request physical gold withdrawals via BSI Mobile.
- 2) Physical gold collection can be done at the Bank's Branch Office on working days and hours with the provisions set by the Bank.
- 3) The customer is required to show a valid identity card at the time of physical gold collection at the Bank and proof of receipt of the physical gold withdrawal transaction.
- 4) Physical gold withdrawal can be represented by using a Power of Attorney by attaching the customer's original ID card, power of attorney and proof of receipt of the physical gold withdrawal transaction.
- 5) physical withdrawal of gold is 2 grams according to the gold fraction available and selected by the customer.
- 6) The physical withdrawal fee is borne by the Customer who is debited from the designated Customer Savings Account. Physical attraction fee refers to the level of physical attraction of gold for each shard.
- 7) The Bank provides a *One Time Password* (OTP) number to the Customer who comes to the Bank's Branch Office to process the physical gold collection. OTP is given for one transaction. The customer is required to enter the OTP number via BSI Mobile at the time of physical gold collection as proof of receipt of gold.
- 8) Physical gold can be taken or received +14 (fourteen) working days after the transaction is processed according to the number of fractions, customer requests, and the location of the Bank's Branch Office or according to notification from the Bank.
- 9) Gold physical withdrawal transactions that have been processed cannot be canceled.
- 10) The customer will receive a notification via email and/or sms regarding the physical readiness of the gold to be collected at the Bank's Branch Office.
- 11) Physical gold withdrawal exceeds 5 (five) working days after the notification as referred to in point 10 above, the Customer will be charged a deposit fee of 0.04% per day of the value of gold stored multiplied by the purchase price.

Maqashid Syariah Analysis on BSI Mobile's E-Mas Features

Ismail (2014) in his book *maqashid sharia* in Islamic economics concludes that there are three levels of *maslahah* in *maqashid sharia*, namely *dharuriyyah*, *hajjiyat* and *tahsiniyyah*. *Dharuriyyah* is a top priority for determining direction and policy because this *maslahah* consists of five main categories: religion, soul, mind, lineage and property. The making of technology-based Islamic finance applications must also be adjusted to the goals of *sharia* so as not to violate the basic law of *muamalat*.

The purpose of the BSI Mobile E-mas feature is to make it easier for people to use all of Bank Syariah Indonesia's products and services, whether checking balance information, transferring money, paying daily necessities, paying zakat, saving, insurance, pawning and many others. With this ease of access, the community's contribution to Islamic finance is expected to increase every day. So Islamic financial technology innovations, this is the BSI Mobile E-mas feature, is something that must be realized and its nature becomes dharuriyyah both in religion, soul, mind, lineage and property. The ease of access to gold transactions at Bank Syariah Indonesia (BSI) is included in the *maslahah hajiyat* and the promotional facilities in the e-mas feature are included in the *maslahah tahsiniyat*. On the other hand, this application can be used by all levels of society who conduct gold transactions at Bank Syariah Indonesia (BSI) in accordance with the terms and conditions of the e-mas feature.

The gold transactions contained in the E-Mas feature of BSI Mobile are adapted to the *maqashid sharia* basis, so that in practice they do not deviate from the teachings of Islam. The distribution of gold transactions based on *maslahah daharuriyyah* is as follows, namely:

- a. Protecting religion (*Al-din*): This *maslahah* is related to one's faith in Allah SWT which is reflected in the forms of worship that are ordered, such as praying five times a day, paying zakat, performing Hajj and Umrah, paying off debts, waqf and other needs that are needed. needed to increase faith and maintain Islam. The gold feature accommodates this *maslahah* by avoiding *gharar*, *maysir*, *tadlis*, *ikhtikar* and usury in conducting gold transactions and providing education to customers to pay zakat if the gold purchased or stored has reached the obligation to pay zakat.
- b. Protecting the soul (*al-Nafs*): This *maslahah* is related to maintaining one's mental health and keeping away from various diseases that have an impact on welfare. The need for nutritious and healthy food intake to keep the soul healthy. In the context of the e-mas feature facilitating problems with gold safekeeping, if the gold deposited by the customer is lost or there is negligence on the part of BSI, then BSI will replace the gold. Because the customer has paid the *Ujroh* fee to the bank.
- c. Protecting offspring (*Al-Nasl*): This *maslahah* is related to marriage which is part of the *sharia* in obtaining pious and pious offspring. Marriage is human nature and becomes obligatory if someone is able to get married because then they can protect themselves from heinous acts. The e-mas feature facilitates this *maslahah* by buying gold transactions as future savings that can be used if there are plans to get married.
- d. Protecting reason (*al-'Aql*): This *maslahah* is related to knowledge as the basic foundation of religion. Someone who is not knowledgeable will not be able to think about the virtues of Islam which is *rahmatan lil'alamin*. The e-mas feature that fits this problem is the opening of a gold account. The opening of a gold account facilitates people who want to invest in gold for the long term and the future of their customers.
- e. Protecting property (*al-Mal*): Wealth is a medium of exchange to obtain basic human needs such as staple food, with one's property being able to meet these needs. Wealth can be obtained from trade, profession or inheritance, in Islam property must be obtained from *halal* ways that are free from all elements of *gharar*, *maysir*, *tadlis*, *ikhtikar* and usury. The e-mas feature facilitates this with gold pawn transactions and gold sales transactions.

Maslahah hajiyyat has a function to eliminate narrowness and difficulties in fulfilling basic human needs (*dharuriyyat*) (Ismail, 2014). The context of this *maslahah* with finance or asset management can be realized by the allocation of needs that facilitate economic activities such as gold transfer transactions and physical gold withdrawal transactions. These various features can be a way to make it easier for people to meet their basic or basic daily needs. Finally, *maslahah tahsiniyyat* is a complementary *maslahah* that maintains the honor of the *maqashid dharuriyyah* directly. At this level the community is focused on procedures or ethics in property management and muamalat. The feature of e-mas that is included in this *maslahah* is the realization of a good relationship between BSI and customers. All transactions in the e-mas feature have reflected the needs of the community with very easy access, namely by having a *smartphone* and an internet connection, all levels of society can take advantage of this golden feature. Another advantage is that the system applied in every transaction uses a system based on sharia, namely a system that is protected from all kinds of elements of *gharar*, *maysir*, *tadlis*, *ikhtikar* and *usury*. So with the digitalization of Islamic finance such as gold transactions with the BSI Mobile e-gold feature, it will be easier for the public to make gold transactions in general.

The following are the details of BSI Mobile's e-mas features that are in accordance with *maqashid sharia*, namely:

Table 3
Features of E-Mas and Maqashid Syariah

Maslahah	Category	E-Mas Features
Dharuriyyat	Religion	avoid <i>gharar</i> , <i>maysir</i> , <i>tadlis</i> , <i>ikhtikar</i> and <i>usury</i> in To do transaction gold and pay <i>zakat</i> .
	Soul	The place care gold
	Descendants	Transaction buy gold
	common sense	Opening account gold
	Treasure	Transaction sell gold
Hajiyyat		Gold transfer transactions and transactions pull physique gold
Tahsiniyyat		BSI 's partners with customer

Source : Processed by the author, 2022

CONCLUSION

Research results show that digitization transaction gold use BSI Mobile's E-Mas feature can be make it easy access Public to Bank Syariah Indonesia (BSI) products and services only with using a *smartphone* and internet connection. In the E-mas feature there are some sub points transaction, that is information and terms conditions, gold transfer transactions, transactions sell gold, transaction buy gold, opening account gold, transaction pawn gold, and transactions pull physique gold.

Suitability transactions in the BSI Mobile E- Mas feature with *maqashid sharia*, namely good luck *dharuriyyat* shared in five categories, transactions in e - mas include in category 1) Protecting religion: avoiding *gharar*, *mayyir*, *tadlis*, *ikhtikar* and *usury* in To

do transaction gold and pay zakat, 2) Protect soul: place care gold, 3) Protect ancestry: transaction buy gold, 4) Protect sense : opening account gold, and 5) Protect property: transaction sell gold. Transactions included good luck hajiyyat that is gold transfer transactions and transactions pull physique gold. Whereas transactions included good luck tahsiniyat that is intertwined partners between BSI and customer.

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First publication right:
Devotion - Journal of Research and Community Service



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