



PERCEPTIONS OF UIN SYAHADA PADANGSIDIMPUNAN STUDENTS TOWARD BANK JAGO SYARIAH

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ABSTRACT

This research aims to identify and analyze the perceptions of UIN SYAHADA Padangsidimpunan students towards Bank Jago Syariah, a banking institution that operates based on sharia principles. The background to this research focuses on the importance of understanding and accepting sharia banking products and services among the younger generation, especially students who have great potential to become future customers. The discussion of this research is related to perception, with an approach using theories related to Bank Jago Syariah, such as the concept of perception according to Yasir, quoted from Kenneth A. Sereno and Edward M., as a process of receiving and analyzing information related to Bank Jago Syariah. This research method is descriptive qualitative using primary and secondary data. The research subjects were students from the Faculty of Islamic Economics and Business at UIN SYAHADA Padangsidimpunan, with data collection techniques through direct interviews.

The research results showed that some students welcomed the presence of Bank Jago Syariah, considering it to have a positive impact, while others did not know about the existence of digital-based Bank Jago Syariah.

Keywords: Sharia Bank, Jago Syariah Bank, Sharia Digital Bank.

INTRODUCTION

Information technology has experienced rapid and rapid change and development over time, and has now become a necessity that cannot be separated from society. The main goal of the development of information technology is to change the future of human life to be better, simpler, easier, faster and safer (Ahmad Suryadi, 2020) . Advances in information technology have given birth to many fundamental changes in today's life, providing many conveniences and helping people in their work. The rapid development of information technology makes the world appear smaller.

Changes in increasingly sophisticated times make technology develop very quickly, requiring every individual to be ready for the birth of new technology. New technology always produces innovations that are beneficial for everyone, especially financial technology that is useful for meeting various societal needs. The increasing development of technology and the expansion of internet networks are encouraging the creation of digital financial products. This is proven by the presence of the latest innovations in the Sharia Digital Bank.



Computers are modern tools that cannot be separated from everyday life. Daily human needs continue to grow and job opportunities cannot be avoided, as well as banking technology which is increasingly developing to meet the needs of its customers. Most people want things that are instant and practical, banks do not want to follow technological breakthroughs to provide comfort for customers in using their services.

In the banking industry, internet technology is starting to become a trend and even a *de facto standard*, Digital banking has started to color every customer's financial activities, even the convenience it provides makes customers feel like they are on the winning side. However, unfortunately, some Indonesians still use digital banking services (Abdul Nasser Hasibuan et al., 2022) . Apart from conventional banks, sharia banks must also be able to respond to the needs of the millennial generation. Like it or not, they are the market of the future. Sharia banks are following the *current era* which includes fintech (a combination of technology and financial systems).

Financial Services Authority Regulation (POJK) Number 12/POJK.03/2021 concerning Commercial Banks regulates that Digital Banks are Indonesian Legal Entity Banks (BHI) that provide and carry out business activities primarily through electronic channels without a physical office other than the head office or using a physical office. limited. Digital Banks can operate through the establishment of a new BHI Bank as a Digital Bank (Adhitya Wardhono, 2019) .

Sharia Digital Bank is a new innovation in the banking industry that has the potential to increase the competitiveness of Sharia Banks in Indonesia. Sharia Digital Bank which provides services online and without branches is one of the reasons (Antonius Prahendratno et al., 2023) . Because the accessibility of sharia digital banks can reach all regions in Indonesia without having to open branches. This is very important because considering that access to account opening and customer service are fundamental or basic things in the operations of a financial institution. In line with this, facility problems such as the lack of nearby ATMs or sharia bank offices that are too far away have an influence on people rarely using sharia banks.

So with the emergence of this digital sharia bank, it has the potential to increase the number of customers at sharia banks. Apart from that, the presence of this sharia digital bank is expected to attract the interest of customers from generations Y and Z (millennials). Because young people are early adopters of innovation or new ideas, even though young people are not yet profitable, in the near future they will become the main and most profitable customers.

Digital bank innovation emerged in Indonesia because technological developments that occurred starting from Tokopedia, Shopee, Gojek, Grab, and others had an influence on changes in people's habits. Where transactions at startups encourage the use of electronic money more than before.

Bank Jago Syariah is a financial application that works with *life-centric principles* which makes money management simple, collaborative and innovative, so that users can focus more on living life with family and friends. Jago was built by reliable innovators who are experienced in digital banking and micro segment financial loans (Dahlan Siamat, 2015) . Bank Jago Syariah was developed to



become a pioneer of digital finance in Indonesia, by providing financial solutions that focus on life (life-centric finance solution). Bank Jago Syariah's aspiration is to become a technology-based bank that is integrated in various digital ecosystems in Indonesia, to meet the retail market share, small and medium enterprises, and the mass market.

Previously Bank Jago Syariah was known as PT Bank Artos Indonesia Tbk (Bank Artos) on December 14 1992, Jago entered a new era in 2019, changing its name to PT Bank Jago Tbk. And in 2021, PT Bank Jago Tbk (JAGO) inaugurated a Sharia Business Unit (UUS) to serve the mass market segment based on sharia principles. PT Bank Jago Tbk has been registered and supervised by the Financial Services Authority (OJK), and is a participant in the Deposit Insurance Corporation (LPS) guarantee program.

However, even in this era of increasingly sophisticated technology, it is very unfortunate that there are still many people who do not know about the existence of this Sharia Digital Bank. For example, Bank Jago Syariah / Bank Aladin Syariah, few people, especially UIN SYAHADA students in Padangsidempuan City, know of the existence of a sharia digital bank application that does not have a physical or visual office, because it only takes the form of an application.

Based on the description above, the author is interested in conducting research entitled "**UIN SYAHADA Padangsidempuan Students' Perceptions of Bank Jago Syariah**",

LITERATURE REVIEW

Understanding Perception

Perception is an important concept in psychology. Perception is a person's tendency towards something in the relative realm, meaning that an individual's perception of something will vary based on each person's perception (Sarmiana Batubara et al., 2022) . In terms of terminology, the meaning of perception is a direct response from an absorption or process of someone knowing several things through sensing. According to Asrori, the definition of perception is an individual's process of interpreting, organizing and giving meaning to stimuli originating from the environment in which the individual is located which is the result of the learning process and experience. (Aisyah Pratiwi et al., 2022) .

Perception is a process that is learned through interaction with the surrounding environment. A person's perception arises from childhood through interactions with other humans. In line with this, the definition of perception is the experience of objects, events or relationships obtained by concluding information and interpreting messages that are related to the process of providing meaning. (Indah Pratiwi et al., 2022) .

A perception process will begin with stimulation that hits our senses. Stimulation that causes perception can take various forms, as long as it is something that happens to our senses, such as everything that can be smelled, everything that can be seen, everything that can be heard, everything that can be touched. This stimulation will affect organs known as sensory (M. Yusuf Wibosono et al., 2022).



Characteristics Perception

Perception can be influenced by a person's character which is influenced by the following things:

1. *Attitudes*: two individuals who are the same, but interpret things that seem different.
2. *Motives*: a consumer need that cannot be met which is capable of encouraging someone who has a very strong influence on his or her perception.
3. *Interest*: the focus on someone's different interests comes from a person's attention in different situations and from what other people feel.
4. *Experiences*: focuses on the character of each individual in accordance with their past.
5. *Expectations*: expectations can change an individual's perception of seeing what they expect from what is happening now (Agustina Shinta, 2011) .

Factors That Influence Perception

The perception that a person will express in receiving stimulation before someone carries out purchasing behavior is influenced by four things, namely :

1. Cultural factors, culture is the most fundamental determinant in shaping a person's desires and behavior.
2. Social factors, such as reference groups, family, status or work, and social roles in society (Arwin, 2022) .

Bank Jago Syariah

Financial Services Authority Regulation (POJK) Number 12/POJK.03/2021 concerning Commercial Banks regulates that a Sharia Digital Bank is an Indonesian Legal Entity Bank (Bank BHI) which provides and carries out business activities via electronic channels without a physical office other than the Head Office or using an office. limited physical (Mardani, 2017) . Sharia Digital Bank can operate through the establishment of Bank BHI. The sharia principles used at Jago Syariah are in accordance with Islamic law, where a contract or agreement is mandatory if you want to make a transaction. The contracts in the Jago Sharia application are First, the *Wadiah Yad Dhamanah Agreement*, which is a type of contract that is often used for savings. When opening a savings account at Jago Syariah, the contract used is this contract. Based on Islamic teachings which are in accordance with the Al-Quran and Hadith, *wadiah* means entrustment. The deposit in question can be in the form of goods or money. If we entrust it to a sharia banking institution, the deposit is in the form of money. The *wadiah yad dhamanah* agreement allows the recipient of the deposit to use the money entrusted for economic activities. And, the recipient of the deposit also has full responsibility for the money entrusted. In other words, when the depositor wants to ask for the money entrusted back, the recipient of the deposit has the obligation to return it in full. (Sannita et al., 2022) .

Second, the *Mudharabah Muthlaqah* Agreement means a cooperation agreement between two parties involving a business. The first party is the capital owner who provides all the capital, while the second party is the capital recipient who will also manage the capital. Apart from that, the *mudharabah contract* also



has a cooperation period, which is determined based on the agreement of both parties. In a *mudharabah mutlaqah contract*, the capital provider does not determine the type of business carried out by the capital manager that is received by the recipient of the capital. The *mudharabah mutlaqah* contract is different from the *mudharabah muqayyadah* contract, where the capital provider places restrictions on the capital recipient regarding capital management (Y. Rahmat Akhar, 2020) . The features in Jago Syariah include:

1. Transfers between banks are free. Here the Jago application also provides inter-bank transfer facilities without administration fees 25 times a month.
2. Free *GoPay top up*, The Jago application is also integrated with the GoPay application, making it easier for us to top up *our GoPay e-wallet balance* without administration fees.
3. Pocket Feature. The Jago application provides a pocket feature that helps customers separate their savings, playing and shopping money. In this feature, customers can create new pockets, delete them, or share them with friends and family.
4. Pocket lock. This feature is similar to deposits. Customers can deposit money to get higher rewards like time deposits, but there are no specific time limits.
5. Arisan.in the Jago application, we will also find an arisan feature which is quite unique and rarely found in other digital banking applications. We can use this application by simply determining the amount of money for the social gathering and shuffling it through the application. In this feature there is also a money collection sub-feature which makes it easier for you to collect money for social gatherings.
6. Collaborate with the Bibit and Stockbit applications. The Jago application is also integrated with the Bibit and Stockbit investment applications, and vice versa. Apart from that, you are also not charged transaction fees when purchasing mutual funds at Bibit and Stockbit. So with this application we don't need to go back and forth to the investment application to check the mutual funds or shares we own (Moh. Samsul Arifin, 2022).

Islamic Bank

The definition of a bank is a body or institution whose activities are to collect funds from third parties (the public) in the form of savings and then distribute them back to the community in the form of credit and other services in order to improve the standard of living of many people (Ismail, 2017) . In Law no. 21 of 2008 concerning Sharia Banking, it is stated that what is meant by Sharia Bank is a Bank that describes its business activities based on sharia principles and according to its type consists of Sharia Commercial Banks (BUS), Sharia Business Units (UUS), and Sharia People's Financing Banks (BPRS) (Andri Soemitro, 2009)

Another term used to refer to Islamic Banks is Sharia Banks. Academically, the terms Islam and sharia do have different meanings (Tukma et al., 2021) . However, technically the terms Islamic Bank and Sharia Bank have the same meaning. Sharia Bank is a financial institution whose activities, both internal and external, comply with Islamic law based on the Koran, Hadith, Fatwa of the



Indonesian Ulema Council and other sharia principles. (Hadi Ismanto, 2009) . Sharia banking is also a form of modern banking that is based on valid Islamic law, developed in the first century of Islam, uses risk sharing as the main method, and eliminates finance based on certainty and predetermined profits (Ferri Alfadri, 2022) . Sharia principles are agreement rules based on Islamic law between banks and other parties for depositing funds or financing business activities or other activities that are declared in accordance with sharia, including financing based on the principle of profit sharing, financing based on capital participation, the principle of buying and selling goods with a profit or financing. capital goods based on the principle of pure rental without choice (Sutan Remy Sjahdeini, 2015) .

1. The principle of *ta'awun* (mutual help),
2. Principle of Prohibition of Usury,
3. Tijaroh Principle,
4. Principles of Zakat Payment,
5. The principle of avoiding *iktinaz* (hoarding money),
6. Principle of justice (Devid Frastiawan Amir Sup, 2022) .

RESEARCH METHODS

Location This research was carried out at the UIN SYAHADA Padangsidimpuan campus. The reason the author is interested in this research is because there are still many students at UIN SYAHADA Padangsidimpuan who know about sharia digital banks, especially Bank Jago Syariah. Of course, there are still many students who don't know that there is a digital banking application, so we don't need to bother going to the building directly to make transactions because just by holding it in our hand we can do everything. The time of this research was carried out from October 2023 to December 2023.

The type of research used in this research is qualitative research. Qualitative research is a research procedure that produces descriptive data in the form of written or spoken words from people and observable behavior. (Kuncoro Mudrajat, 2019) . So the subjects in the research are those that are directly related to the problem to be researched, namely UIN SYAHADA Padangsidimpuan students related to the phenomenon of the circulation of sharia digital banks in this era of increasingly advanced and sophisticated technology, such as Bank Jago Syariah in particular,

In a study, there are two types of data needed, namely primary data and secondary data. In this research, researchers used primary and secondary data. Observations were carried out by direct observation in the field by visiting resource persons, namely UIN SYAHADA Padangsidimpuan students regarding the phenomenon of the circulation of sharia digital banks in this era of increasingly advanced and sophisticated technology, such as Bank Jago Syariah in particular, Interviews were conducted in this research to obtain accurate data regarding the research problems being studied. Interview activities were carried out with UIN SYAHADA Padangsidimpuan students regarding the phenomenon of the circulation of sharia digital banks in this era of increasingly advanced and sophisticated technology, such as Bank Jago Syariah in particular,



RESEARCH RESULTS

The results of interviews with respondents regarding the perceptions of UIN SYAHADA Padangsidimpuan students towards Bank Jago Syariah

According to Philip Kottler, perception is a process where individuals select, organize and interpret information input to create images that have meaning. Perception does not only depend on physical things, but is also related to the surrounding environment and the individual's condition. Meanwhile, in the process of obtaining information, it also comes from environmental objects.

1. Properties of Perception

There are several properties of perception, as follows

a. Perception is objective

The data that an object obtains through sensing data is never perfect, perception often immediately concludes about an object. The perception process is conjectural, this allows us to interpret objects with a more complete meaning in any aspect, which is why the information obtained is incomplete, conjecture is needed to make conclusions based on incomplete information through sensing. From the results of this research, the perception of students at UIN SYAHADA Padangsidimpuan, Faculty of Islamic Economics and Business is based on conjecture, namely that on average they state that sharia-proficient banks are the same as banks in general, only that sharia-proficient banks are digital.

b. Perception is Contextual

Of all the influences on our perception, context is one of the strongest influences. Context includes when we see a person, object or event that influences our perception. In organizing an object or doing so in a certain context, the principle used is the structure of the object or event based on the principle of similarity or closeness and completeness, and we usually perceive an event that stands out from the object and background.

From the results of this research, as many as 30% already know and have heard about Sharia champion banks, and some know about them from social media such as the TikTok application.

c. Perception is Evaluative

Perception is a psychological cognitive process within an individual that reflects attitudes, beliefs, values and expectations that are used to interpret an object of perception. Thus, perception is personal and subjective. According to Andrea L. Rich, "perception basically has an individual's physical and psychological state, showing the absolute qualities and characteristics of the object being perceived. From the results of this research, 4 of the FEBI UIN SYAHADA Padangsidimpuan students knew about sharia champion banks, then 3 people did not know much about sharia champion banks, and the average student at FEBI UIN SYAHADA Padangsidimpuan did not know about the existence of sharia champion banks. Some students know, but do not understand, the advantages of digital sharia banks, especially sharia champion banks, compared to other banks.

The lack of information possessed by students is caused by the lack of approach taken by digital sharia banks, especially sharia expert banks. As is



known, Jago Sharia banks focus more on product development but pay less attention to potential market shares such as their customers. Apart from that, there is a lack of empathy among students reading the latest journals regarding the development of sharia digital banking.

So the perception of UIN SYAHADA Padangsidimpuan students. Especially the Faculty of Economics and Islamic Business regarding Bank Jago Syariah shows a less positive perception. Many people think that they are not aware of the existence of sharia digital banks, especially Bank Jago Syariah, because the level of promotion by Jago Syariah banks is very minimal. And most students only know about sharia banks in the form of BSI, Muamalat, etc. Some students only know about Jago Syariah Bank, and they don't really understand the products that Jago Syariah Bank has and the advantages that Jago Syariah Bank has. So they think that banks that are good at sharia are the same as BSI, Muamalat and other sharia banks.

Attitude of FEBI UIN SYAHADA Padangsidimpuan Students towards Bank Jago Syariah

Humans in every life always have the attitude to find what is the purpose of their life. Attitudes are expressed in three dominant ABCs, namely *affect, behavior and cognition*, *affect* is feelings that arise such as feeling happy or unhappy, *behavior* is behavior that follows these feelings such as approaching, avoiding, and *cognition* is an assessment of the object of good and bad attitudes. Good. They have various attitudes towards many things.

A person's acceptance or rejection in responding to a problem can also be determined by factors originating from outside him. By knowing someone's attitude, you can predict the reaction or action that person will take. To find out the attitude of FEBI UIN SYAHADA Padangsidimpuan students towards the Sharia champion bank, researchers were guided by the components of attitude formation, namely:

1. The cognitive component includes an individual's beliefs or beliefs about the target of that individual's attitude. Beliefs that exist in the cognitive component are effective beliefs that involve the attribution of qualities, such as desirable, good or bad. From the results of the research, students have a good attitude towards the Ace Syariah Bank, they believe that the Ace Syariah Bank is a bank that can make it easier and more profitable for its customers to use the services of the Ace Syariah Bank.
2. The feeling component is shown in emotions related to the target attitude, like or dislike, happy or unhappy, this emotional content then causes a driving force. From the results of the interviews, several students agreed that the Sharia Champion Bank opened branch offices in every city, in order to increase customers' trust in the Sharia Champion Bank.
3. The behavioral tendency component includes all forms of readiness to act that are related to the attitude itself. A person who has a positive attitude towards a movement, in this case, tends to support it, and becomes an expert sharia banking agent. From the results of interviews conducted by the author, the biggest answer is that students expect explanations and information about



Bank Jago Syariah. This is very necessary considering that students are still unfamiliar with Bank Jago Syariah. This shows that customers trust and support the presence of Bank Jago Syariah branch offices in every city.

CONCLUSION

1. The perception of FEBI UIN SYAHADA Padangsidimpuan students towards Bank Jago Syariah still needs to be addressed and improved. Most of the students are not aware of the existence of Jago Syariah Bank which is digital, but there are some students who only know a little about Bank Jago Syariah, but they don't know about what products Bank Jago Syariah has, how it works and its benefits. There are still many students who still have misunderstandings about Jago Syariah Banks because they rarely or never get clear information about Jago Sharia Banks. The perception of students at FEBI UIN SYAHADA Padangsidimpuan is less positive towards Sharia-friendly banks.
2. The attitude of FEBI UIN SYAHADA Padangsidimpuan students showed that it was very good and supportive if the sharia champion bank opened branches in urban areas and further increased its promotion so that the public knew about the existence of the sharia champion bank.

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