DETERMINANT OF FACULTY OF ISLAMIC ECONOMICS AND BUSINESS UIN SYAHADA PADANGSIMPUAN IN TRANSACTIONS USING ZISWAF SHARING APPLICATION ON MOBILE BANKING BSI

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ABSTRACT

This research is a quantitative research using primary data and secondary data. Data collection techniques used are questionnaires and interviews. Sampling in this study used a random sampling technique with a total of 30 respondents. Data analysis used is validity test, reliability test, basic assumption test (descriptive analysis test, normality test, linearity test) classical assumption test (multicollinearity test, heteroscedasticity test) hypothesis test (t test, F test, R2 coefficient of determination test) and multiple regression test. To facilitate the process of analyzing the data of this research, it is assisted by the SPSS 23 program.

The results of the t-test indicate that there is no partial effect of convenience on the use of the ZISWAF sharing application on BSI mobile banking, there is an influence of trust in the use of the ZISWAF sharing application on BSI's mobile banking, there is a beneficial effect on the use of the ZISWAF sharing application on BSI's mobile banking. Simultaneously, there is an effect of convenience, trust and benefits on the use of the ZISWAF sharing application on BSI mobile banking.

Keywords: Ease, Trust, Benefits, Sharing ZISWAF

INTRODUCTION

Along with the development of the times, the development of the Indonesian sharia economy, especially in the world of banking, is increasingly experiencing very rapid development. Islamic Bank has another term, namely Islamic Bank. Academically, Islam and Sharia have different meanings, but technically speaking, the meaning of Islamic banks and Islamic banks is the same (Fatahuddin A. Siregar dkk. 2020). Islamic banking is a form of national banking that bases its operations on Islamic law (Sri Lestari dkk. 2021). According to RI Law no. 10 of 1998 November 10, 1998 concerning Banking (UU No. 10 1998), What is meant by a Bank is a business entity that collects funds from the public in the form of savings and distributes them in the form of credit or other forms in order to improve the standard of living of the people at large. (Kasmir, 2012).

What has reached the banking industry, and sharia banking is no exception is the development of technology and telecommunications and one of the banking activities that utilizes this technology is the application of E-Banking or internet banking. Which simply can be interpreted as banking activities on the internet

(Ismail, 2011). With this demand, banking officers are required to be able to properly operate the application systems used by banks and apply a system of procedures that apply in banking so as to provide convenience and maintain the confidentiality of customer data.(Ikatan Bankir Indonesia, 2013).

The development of E-Banking has experienced a big leap, Electronic Banking services, especially mobile banking. With mobile banking, it will be easier for customers in all ways. Mobile banking aims to improve service to customers, fulfill market demands, and provide convenience to customers in making transactions. There are several services that customers use in mobile banking, including to send money (transfers) between bank accounts, to pay for home phone bills, electricity, mortgage installments, cars, motorbikes, or any loans every month or life insurance, car insurance, and so on. other non-financial transactions.

The Covid-19 pandemic has changed all segments of life, including social relations, including charity activities. The presence of technology is a bridge that connects so that these activities can continue to run well and implement health protocols. PT Bank Syariah Indonesia as the largest bank in Indonesia takes part in providing applications that can support the optimization of the management of zakat, infaq and alms as well as endowments that are integrated in BSI Mobile. Sharia banking is often also called Islamic Banks, namely banking whose implementation is based on Islamic law or sharia (Nofinawati dkk. 2020).

BSI Mobile is the answer to the needs of customers who have to keep their distance during the pandemic. A user will use technology if technology is able to provide convenience. Convenience is the extent to which a person believes that using it will be free from effort, especially the lecturers of the Islamic Faculty of Economics and Business who are the majority as customers of Bank Syariah Indonesia (BSI).

Besides convenience, the factor that influences customers to use ZISWAF sharing services is trust. Due to the physical separation between the bank and its customers, the trust of the user is the most important thing for the bank.

Benefit is a measure where the use of an application sharing ZISWAF will bring benefits to its users. By using the ZISWAF sharing application in transaction activities at Bank Syariah Indonesia, you can easily give zakat, infaq, and alms and waqf to those in need.

THEORETICAL REVIEW
Mobile Banking

Mobile banking or better known as M. Banking is a banking facility or service using mobile communication devices such as mobile phones, with the provision of facilities for banking transactions through applications on mobile phones. Mobile banking is a facility from banks, conventional banks and Islamic banks, the services contained in Islamic mobile banking are transaction services. The use of mobile banking services on cellular phones allows customers to more easily carry out their banking activities without space and time limits (Sarmiana Batubara dkk. 2021).

As a service that applies information technology, mobile banking is an opportunity to offer added value to customers. Some of the services from BSI mobile banking include checking balances, transferring between accounts or to other banks,

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buying and paying for top-up, electricity tokens and so on, sharing ZISWAF, gold savings, gold mortgages, prayer schedules.

ZISWAF Sharing App

PT. Bank Syariah Indonesia Tbk, as the largest Islamic bank in Indonesia, provides applications that can support the optimization of the management of zakat, infaq and alms as well as waqf that are integrated in BSI Mobile. In menus *sharing-ZISWAF, customers* BSI can easily give zakat, infaq, alms and endowments to those in need. BSI also cooperates with a number of amil or zakat distribution institutions, such as Laznas BSM Ummah, Dompet Dhuafa, Rumah Zakat to Baznas which incidentally was formed by the government.

Zakat

Zakat etymologically, the word zakat comes from "zakaa" which means growing, developing, and blessing or can also be interpreted as cleaning or purifying (Syakir Jamaluddin, 2010). Meanwhile, according to terminology, zakat means the obligation of a Muslim to issue a net value of wealth that does not exceed one nishab, given to mustahik with several predetermined conditions (Andri Soemitra, 2010). Zakat from the term fiqh means a certain amount of property that is required by Allah to be handed over to the rightful person. The legitimacy of zakat as an obligation towards several verses in the Qur'an. In carrying out the collection, there are many direct methods and indirect methods, where the direct method involves muzakki.

Infak

Infak etymologically comes from the word "anfaqa" which means to spend one's wealth, spend one's possessions, or spend. Meanwhile, in the terminology, infaq means issuing a portion of assets or income or income for an interest ordered by Islamic teachings (Ahmad Hasan Ridwan, 2013). Infak is a voluntary expenditure that a person makes every time he gets sustenance, as much as he wants. Infaq does not know nisab, so infaq is issued by every believer who has high or low income and in times of spaciousness or narrowness. Infak may be given to anyone, not just certain people. Islam has determined the procedure for spending by not allowing the owner of property to freely manage it and spend as he pleases (Aliman Syahuri Zein dkk. 2020).

Alms

Alms etymologically comes from the word "As-Shidqu" which means justice and truth. Meanwhile, in terms of terminology, it is a form of giving anything in order to help others who are oriented to goodness (Ferri Al Fadri dkk. 2021). Alms has a broader meaning regarding non-material things. Alms is also interpreted as giving someone sincerely, to those who are entitled to receive it, accompanied by giving rewards from Allah SWT. Islam does not stipulate the amount of wealth to be donated, but alms has educated people to spend both material and non-material assets.

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Waqf

Waqf means handing over a long-lasting property right (substance) to a person or nadzir (waqf custodian), either in the form of an individual or a managing body provided that the proceeds or benefits are used for things that are in accordance with Islamic law. The assets that have been donated come out of the property of the benefactor, and they do not become the property of the nadzir, but become the rights of Allah in the sense of being the rights of the general public. (Heri Sudarsono, 2013).

Ease

Ease of use is defined as the degree to which a person believes that using information technology is easy and does not require much effort for its users. The ease of giving an indication of a system is designed not to make it difficult for the user, but using the system actually makes it easier for someone to complete their work. In other words, someone who uses the system will work more easily than someone who does not use the system, will work more easily than someone who does not use the system or manually(A Kadir, 2003).

Trust

Trust is defined as the willingness of one party to trust another party, you need to know that trust is not something that exists by itself and disappears by itself, but trust is one of the knots of several related ropes (Ika Yunia Fauzia, 2013).

Benefit

Benefit is a measure where the use of a technology is believed to bring benefits to people who use it. The subjective ability of the user in the future where using a specific application system will improve performance.

Mobile banking services will be useful if the service is easy to understand and able to establish interaction with its users. The use of mobile banking for customers can save time and money because customers do not have to go directly to the bank just to make transactions, because mobile banking provides 24-hour service. Customers can make transactions anytime and anywhere as long as there is an internet network even though the bank office is closed (Sarmiana Batubara, dkk, 2021).

RESEARCH METHODS

This research was conducted at IAIN Padangsidimpuan which is located Jl. T. Rizal Nurdin Km. 4.5 Sihitang, Southeast Padangsidimpuan, Padangsidimpuan City. While the time of this research is from July 2021 to December 2021.

This type of research used in research is quantitative research (Sugiono, 2006). The data source for this research was obtained from primary data and secondary data. Primary data is data obtained directly from research subjects (Husein Umar, 2013).

The population is all research subjects (Suharsimi Arikunto, 2006). The sample is part or representative of the population studied. The technique used in data collection is *Random Sampling.*

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Methods of data analysis in this study using validity test, reliability test, descriptive analysis test. The normality test is a test conducted to see whether the residual values are normally distributed or not (Agus Irianto, 2014). Linearity test is used to determine whether two variables have a linear relationship or not (Duwi Priyanto, 2014). The classic assumption test is the multicollinearity test and the heteroscedasticity test. Hypothesis testing is very useful in research (Moh Nazir, 2014). T test, F and R2 test, multiple regression analysis.

RESEARCH RESULTS AND DISCUSSION
A Brief History of IAIN Padangsidimpuan

Historically, the Padangsidimpuan State Islamic Institute (IAIN) has historical roots with the Faculty of Tarbiyah Nahdatul Ulama University of North Sumatra (UNUSU) Padangsidimpuan which was originally a continuation of the Nahdlatul Ulama College (PERTINU) which was founded in 1962.

In 2012 the chairman of STAIN Padangsidimpuan Prof. Dr. H Ibrahim Siregar, MCL started to make history by changing the status of STAIN Padangsidimpuan to IAIN Padangsidimpuan. Then issued RI Presidential Regulation No. 52 of 2013 concerning the change in status of the Padangsidimpuan State Islamic College to become the Padangsidimpuan State Islamic Institute, Regulation of the Minister of Religion of the Republic of Indonesia No. 93 of 2013 concerning the Organization and Work Procedures of the Padangsidimpuan State Islamic Institute.

Then came the Decree of the Minister of Religion of the Republic of Indonesia No. B.II/2/9978 regarding the appointment of the Padangsidimpuan State Institute of Islamic Studies as Chancellor on January 6 2014 STAIN Padangsidimpuan officially switched to IAIN Padangsidimpuan, which was inaugurated by Prof. Dr. Surya Dharma Ali, M.A as the Minister of Religion of the Republic of Indonesia and Prof. Dr. H. Ibrahim Siregar, MCL was sworn in as its first rector.

Research result
1. Validity Test Results

Table. 1

ZISWAF Validity Test Results for Using the ZISWAF Sharing Application

NO	r_{count}	r_{table}	Description
1.	0,765		Valid
2.	0,857		Valid
3.	0,843		Valid
4.	0,905	The instrument is valid if rcount > rtable with n = 30 at a significant level of 5% so that rtable = 0.3494	Valid
5.	0,899		Valid
6.	0,899		Valid
7.	0,845		Valid
8.	0,875		Valid
9.	0,910		Valid

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10.	0,906		Valid

Source: Processed data, SPSS 23 of 2022

Table. 2
Ease of Validity Test Results

No	r_count	r_table	Description
1	0,801	The instrument is valid if rcount> rtable with n = 30 at a significant level of 5% so that rtable = 0.3494	Valid
2	0,923		Valid
3	0,816		Valid
4	0,815		Valid
5	0,731		Valid
6	0,394		Valid

Source: Processed data, SPSS 23 of 2022

Table. 3
Trust Validity Test Results

No	r_hitung	r_tabel	Description
1	0,936	The instrument is valid if rcount> rtable with n = 30 at a significant level of 5% so that rtable = 0.3494	Valid
2	0,955		Valid
3	0,944		Valid
4	0,929		Valid
5	0,917		Valid
6	0,917		Valid

Source: Processed data, SPSS 23 of 2022

Table. 4
Benefit Validity Test Results

No	r_hitung	r_tabel	Description
1	0,831	The instrument is valid if rcount> rtable with n = 30 at a significant level of 5% so that rtable = 0.3494	Valid
2	0,828		Valid
3	0,918		Valid
4	0,887		Valid
5	0,896		Valid
6	0,890		Valid

Source: Processed data, SPSS 23 of 2022

2. **Reliability Test Results**

Table. 5
Reliability Test Results for Using the ZISWAF Sharing Application

Reliability Statistics	
Cronbach's Alpha	N of Items
,964	10

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Table. 6
Ease of Reliability Test Results

Reliability Statistics	
Cronbach's Alpha	**N of Items**
,879	**6**

Table. 7
Trust Reliability Test Results

Reliability Statistics	
Cronbach's Alpha	**N of Items**
,973	**6**

Table. 8
Benefit Variable Reliability Test Results

Reliability Statistics	
Cronbach's Alpha	**N of Items**
,940	**6**

3. Results of Data Analysis

a. Descriptive Analysis Test Results

Table. 9
Descriptive Analysis Test Results

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Ease	30	13	32	27.07	3.769
Trust	30	6	35	24.47	5.835
Benefit	30	6	30	24.97	5.143
Use of the ZISWAF Sharing Application	30	10	50	42.07	8.646
Valid N (listwise)	30				

Berd

Based on the results of the descriptive statistical analysis in the table above, it can be seen that the convenience variable with a total of 30 data (N) has a mean of 27.07 with a minimum value of 13 and a maximum value of 32 and a standard deviation of 3.769.
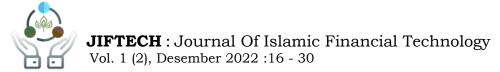
b. Normality Test Results

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Table. 10
Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		30
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.49577232
Most Extreme Differences	Absolute	.107
	Positive	.065
	Negative	-.107
Test Statistic		.107
Asymp. Sig. (2-tailed)		.200[c,d]

The value of the constellation is normal which is indicated by looking at the Asymp sig (2-tailed) whose result is 0.200, so it is greater than the significant value of 0.05 (0.200 > 0.05).

c. Linearity Test Results

Table. 11
Ease of Linearity Test Results
ANOVA Table

			Sum of Squares	Df	Mean Square	F	Sig.
Use of the ZISWAF Sharing Application* Ease	Between Groups	(Combined)	1896,667	10	189,667	13,288	,000
		Linearity	777,448	1	777,448	54,467	,000
		Deviation from Linearity	1119,218	9	124,358	8,712	,000
	Within Groups		271,200	19	14,274		
	Total		2167,867	29			

Source: Processed data, SPSS 23 of 2022

Nilai signifikan 0,00 < 0,05. Berarti data kemudahan dan penggunaan aplikasi berbagi ZISWAF memiliki hubungan yang linear.

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Table. 12
Trust Linearity Test Results ANOVA Table

			Sum of Squares	Df	Mean Square	F	Sig.
Use of the ZISWAF Sharing Application * Trust	Between Groups	(Combined)	2058,638	13	158,357	23,196	,000
		Linearity	1764,693	1	1764,693	258,496	,000
		Deviation from Linearity	293,945	12	24,495	3,588	,010
	Within Groups		109,229	16	6,827		
	Total		2167,867	29			

Source: Processed data, SPSS 23 of 2022

Significant value 0.00 <0.05. It means that trust data and the use of the ZISWAF sharing application have a linear relationship.

Table. 13
Benefit Linearity Test Results ANOVA Table

			Sum of Squares	Df	Mean Square	F	Sig.
Use of the ZISWAF Sharing Application* Benefit	Between Groups	(Combined)	2047,167	11	186,106	27,754	,000
		Linearity	1928,139	1	1928,139	287,543	,000
		Deviation from Linearity	119,028	10	11,903	1,775	,139
	Within Groups		120,700	18	6,706		
	Total		2167,867	29			

Source: Processed data, SPSS 23 of 2022

Significant value 0.00 <0.05. It means that the benefit data and the use of the ZISWAF sharing application have a linear relationship.

4. **Results of the Classical Assumptions**
   a. Multicollinearity Test Results

Table. 14
Multicollinearity Test Results

Coefficients[a]					
Model	Unstandardized Coefficients	Standardized Coeffi	T	Sig.	Collinearity Statistics

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It can be

		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	6,372	3,517		1,812	,082		
	EASE	-,250	,174	-,109	-1,438	,162	,522	1,914
	TRUST	,560	,173	,378	3,240	,003	,221	4,530
	BENEFIT	1,152	,192	,685	5,989	,000	,229	4,361
a. Dependent Variable: USE OF THE ZISWAF SHARING APPLICATION								

concluded that there is no multicollinearity between the variables of convenience, trust and benefits of using the ZISWAF sharing application.

b. Heteroscedasticity Test Results

Table. 15
Heteroscedasticity Test Results
Correlations

			EASE	TRUST	BENEFIT	Unstandardized Residual
Spearman's rho	EASE	Correlation Coefficient	1.000	.715**	.703**	.139
		Sig. (2-tailed)	.	.000	.000	.463
		N	30	30	30	30
	TRUST	Correlation Coefficient	.715**	1.000	.742**	.045
		Sig. (2-tailed)	.000	.	.000	.812
		N	30	30	30	30
	BENEFIT	Correlation Coefficient	.703**	.742**	1.000	.024
		Sig. (2-tailed)	.000	.000	.	.902
		N	30	30	30	30
	Unstandardized Residual	Correlation Coefficient	.139	.045	.024	1.000
		Sig. (2-tailed)	.463	.812	.902	.
		N	30	30	30	30

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**. Correlation is significant at the 0.01 level (2-tailed).

The significant value of the convenience variable is 0.463> 0.05, the trust variable is 0.812> 0.05 and the benefits are 0.902> 0.05.

5. Hypothesis Test Results
   a. Test Results t

Table. 16
Test Results t

Coefficients[a]					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	6.372	3.517		1.812	
EASE	-.250	.174	-.109	-1.438	.162
TRUST	,560	.173	.378	3.249	.003
BENEFIT	1.152	.192	.685	5.989	.000
a. Dependent Variable: USE OF THE ZISWAF SHARING APPLICATION					

The result obtained is 2.055, so $t_{count} > t_{table}$ (-1,438 < 2,05553) so H_{a1} rejected H_{01} received. The results of the t test on the trust variable (X2) show that (3.240 <2.05553) then H_{a2} received dan H_{02} rejected. The results of the t test on the benefits variable (X3) show that (5.989 > 2.05553) then H_{a3} received H_{03} rejected.

   b. F test results

Table. 17
F test results

ANOVA[a]					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1198.642	3	666.214	102.358	,000[b]
Residual	169.225	26	6.509		

	Total	2167.86 7	2 9			
a. Dependent Variable: USE OF THE ZISWAF SHARING APPLICATION						
b. Predictors: (Constant), EASE, TRUST, BENEFITS						

The simultaneous test results obtained from the table above are F_{count} sebesar 102,358 and for F_{table} obtained from the formula df = n-k-1 or 30-3-1 = 26, F_{table} is obtained 3,37, therefore $F_{count} > F_{table}$ (102.358 > 3,37), so H_{a4} received dan H_{04} rejected.

c. R^2 Test Result

Table. 18

Adjusted Determination Coefficient Test Results (R^2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.960a	.922	.913	2.551
a. Predictors: (Constant), BENEFIT, EASE, TRUST				

Source: Processed data, SPSS 23 of 2022

5. Multiple Regression Analysis Test Results

Table 19

Multiple Regression Analysis Test Results

Coefficientsa					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	6.327	3.517		1.812	.082
EASE	-.250	.174	-.109	-1.438	.162
TRUST	.560	.173	.378	3.240	.003
BENEFIT	1.152	.192	.685	5.989	.000

> a. Dependent Variable: USE OF THE ZISWAF SHARING APPLICATION

Source: Processed data, SPSS 23 of 2022

Z = 6,327 +(- 0,250) K + 0,560KP + 1,152M + 3.517

The constant value is 6.327 units, stating that if the convenience, trust and benefits variables are assumed to be 0 then the use of the ZISWAF sharing application is 6.327 units. The regression coefficient value of the convenience variable is negative, namely -0.250. The regression coefficient value of the trust variable is positive, namely 0.560. The value of the regression coefficient of the benefit variable is positive, namely 1.152.

Discussion of Research Results

1. The effect of ease of use on the ZISWAF sharing application on the BSI mobile banking.

   The results of the t test that t_{count} for the convenience variable of -1.438 and for t_{table} dengan rumus $t_{table} = t (a/2 ; n-k-1) = t (0,025 ; 26)$, then the value is obtained t_{table} of 2.05553 which means $t_{count} < t_{table}$ (-1,438 < 2,05553). It can be concluded that the hypothesis is rejected, which means there is no effect of convenience on the use of the ZISWAF sharing application.

2. The effect of trust on the use of the ZISWAF sharing application on BSI mobile banking.

   Score t_{count} for the trust variable is 3.240 while the value of t_{table} 2,05553 which means $t_{count} > t_{table}$ (3,240 > 2,05553). So it can be concluded that the hypothesis is accepted, which means that there is an influence of trust on the use of the ZISWAF sharing application on BSI mobile banking.

3. The effect of benefits on the use of the ZISWAF sharing application on *mobile banking* BSI.
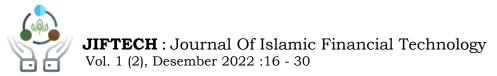
   Score t_{count} for the benefit variable is 5.989 while the value of t_{table} 2,05553 which means $t_{count} > t_{table}$ (5,989 > 2,05553). So it can be concluded that the hypothesis is accepted, which means there is an effect of trust on the use of the ZISWAF sharing application on *mobile banking* BSI.

4. The effect of ease, trust, benefits on the use of the ZISWAF sharing application on BSI mobile banking.

   Based on the results of the simultaneous test (Test F) it can be explained that the value F_{count} as big 102,358 dan F_{tabel} as big 3,37 which means $F_{count} > F_{table}$ (102,358 > 3,37). t can be concluded that the hypothesis is accepted, which means simultaneously there is an influence of convenience, trust, and benefits on the use of the ZISWAF sharing application on BSI mobile banking, lecturer at the Faculty of Islamic Economics and Business, IAIN Padangsidimpuan.

CONCLUSION

Research conducted on the Determinants of Lecturers of the Islamic Faculty of Economics and Business IAIN Padangsidimpuan in Transactions Using the

ZISWAF Sharing Application on BSI Mobile Banking, it can be concluded in this study that:

1. There is no effect of ease of use on the ZISWAF sharing application on BSI mobile banking, this can be proven by looking t_{count} as big -1,438 with t_{table} as big 2,05553, so $t_{count} > t_{table}$ (-1,348 > 2,05553) H_a rejected dan H_0 received.

2. There is an influence of trust in the use of the ZISWAF sharing application on BSI mobile banking, this can be proven by looking at the value t_{count} as big 3,240 with t_{table} as big 2,05553, so $t_{count} < t_{table}$ (3,240 < 2,05553), therefore H_a received and H_0 rejected.

3. There is a beneficial effect on the use of the ZISWAF sharing application on BSI mobile banking, this can be proven by looking at the value t_{count} as big 5,989 with t_{table} as big 2,05553, therefore $t_{count} < t_{table}$ (5,989 < 2,05553), therefore H_a received and H_0 rejected.

4. There is an influence of convenience, trust, and benefits on the use of the ZISWAF sharing application on *mobile banking* BSI. This is evidenced by the value $F_{count} > F_{table}$ (102,358 > 3,37), so H_a received H_0 rejected.

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