

Analysis of the Mobile Banking Service Model at Bank Syariah Indonesia from the Sharia Concept Review

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Abstract

During the recovery period after the COVID-19 pandemic, Information technology that has developed so rapidly in recent years will direct the focus of some banks to digital services, including through mobile banking applications. in banking in Indonesia. The concept of obligation must be a priority by every Muslim, especially in bank financial institutions. This paper aims to research and analyze the existing mobile banking service model in the BSI Mobile Banking application. In 2021, Bank Syariah Indonesia or known as BSI has begun to combine 3 Islamic Commercial Banks in Indonesia, as well as to support the development of information technology, especially in the banking sector, BSI has also created a BSI Mobile Banking application to facilitate transactions. The method in this study is a qualitative research. with a grounded research approach, and also using a qualitative descriptive analysis method. Although the service model in the BSI Mobile application has met customer needs and is in accordance with the basic principles of Sharia, many of the customers or the Muslim community have not used it maximally and do not even know the system or model and utilization of the mobile banking application. Then it will result in application utilization that cannot be used optimally. The results of the research that the researcher has written, that the BSI Mobile Banking service model should prioritize counseling and socialization of BSI Mobile Banking products with methods that can understand Islamic law based on halal and haram according to sharia principles. Regulations will be applied due to threats and legal reasons that occur. and it can be said that the wakalah contract law on BSI Mobile Banking services is allowed in accordance with the terms and pillars contained in the Fatwa of DSN MUI NO. 10/DSN-MUI/VI/2000 in accordance with the service model that runs in the use of mobile banking applications.

Keywords:

Sharia concept; Model; Mobile Banking Services; Wakalah

Abstrak

Pada masa pemulihan pasca pandemic covid-19 Teknologi informasi yang berkembang begitu pesat dalam beberapa tahun terakhir telah mengarahkan fokus sejumlah perbankan ke layanan digital, termasuk melalui aplikasi mobile banking. Dengan pertumbuhan internet yang pesat telah mengubah cara perusahaan terhubung dengan para customer, dan juga bisnis pada perbankan di Indonesia. Konsep keberkahan harus tetap menjadi prioritas oleh setiap umat Islam khususnya di lembaga keuangan bank. Pada tulisan ini bertujuan untuk meneliti dan menganalisis model layanan mobile banking yang ada pada aplikasi BSI Mobile Banking. Pada tahun 2021 Bank Syariah Indonesia atau dikenal dengan BSI sudah mulai menggabungkan 3 Bank Umum Syariah di Indonesia, sekaligus untuk mendukung perkembangan teknologi informasi khususnya di bidang perbankan,

BSI juga telah membuat aplikasi BSI Mobile Banking untuk mempermudah transaksi. Metode pada penelitian ini merupakan penelitian kualitatif dengan pendekatan grounded research, dan juga menggunakan metode analisis deskriptif kualitatif. Walaupun model layanan pada aplikasi BSI Mobile telah memenuhi kebutuhan nasabah dan sesuai dengan prinsip dasar Syariah, namun banyak dari nasabah atau masyarakat umat Islam yang belum menggunakan dengan maksimal bahkan belum mengetahui sistem atau model dan pemanfaatan aplikasi mobile banking tersebut. Kemudian akan berakibat pada pemanfaatan aplikasi yang tidak dapat digunakan secara maksimal. Berdasarkan hasil dari penelitian yang telah peneliti tulis, bahwa model layanan BSI Mobile Banking yang telah ada sebaiknya lebih mengutamakan kepada penyuluhan dan sosialisasi produk BSI Mobile Banking dengan metode yang dapat memahami terkait hukum Islam berkenaan dengan halal dan haram secara prinsip syariah. Peraturan akan diterapkan karena ancaman dan sebab hukum yang terjadi. dan dapat disimpulkan bahwa hukum akad wakalah pada layanan BSI Mobile Banking itu diperbolehkan sesuai dengan syarat serta rukun yang ada didalam Fatwa DSN MUI NO.10/DSN-MUI/VI/2000 telah sesuai dengan model pelayanan yang berjalan dalam penggunaan aplikasi mobile banking.

Kata Kunci:

Konsep Syariah; Model; Pelayanan Mobile Banking; Wakalah

INTRODUCTION

During the recovery period after the COVID-19 pandemic, Information technology that has developed so rapidly in recent years has directed the focus of large banks to digital services, including mobile banking. The very rapid growth of information technology in this era of globalization requires banking services to be faster, easier, and more flexible. The rapid growth of the internet is changing the way companies connect with their customers, and the banking business is no exception.¹ In the development of internet based products, it is not only conventional banking that takes advantage of this opportunity, but Islamic banking also takes advantage of it. Several Islamic banks that have participated in developing mobile banking as an internet based Islamic product banking that's; Muamalat Bank, Mandiri Syariah Bank, BNI Syariah, BRI Syariah, Bukopin Syariah Bank, Mega Syariah Bank, BCA Syariah, and others. When, still using a system that has been implemented in such a way in Islamic banks, there is still a lack of interest in Muslim citizens to become bank customers in sharia, and using the Sharia Mobile banking application sees a lack and failure that occurs. The primary risk of Islamic banks is the lack of clarity in their sharia presentation, which risk arises cause violations of the provisions of Sharia principles that are attached to all Sharia banking transactions and are related to the supervision carried out by sharia banking supervisors. Therefore, the fulfillment of

sharia principles in Islamic banks is very important. Where supervision aims to find out and assess the actual phenomenon of the application of tasks and activities, whether it is appropriate (which is applied) or not.² Currently there has never been heard of a legal problem regarding mobile banking, but in the future there will be a legal problem in the implementation of mobile banking. Because it will all need the law. On the other side, people who do not understand sharia always ask what and how is mobile banking and how does it operate? But they also have doubts about the implementation of mobile banking. For example, questioning what is the difference between mobile banking in conventional banks and mobile banking in Islamic banks. In the application of Islamic mobile banking, many have questioned whether the mobile banking activities at this Islamic bank have been based on the laws governing the legitimacy of mobile banking activities in view of sharia principles.

In the research to be carried out, the researcher has collected several discussions related to similar studies to make it easier for researchers to find research variables, and aims to obtain a descriptive that is in accordance with the topic of the problem to be studied from previous research or interrelationships, so that there is no repetition. previous research which is almost the same as the research that the researcher will study.

Bachressy's research with the title "Legal Aspects of Mobile banking Services in the Sharia Banking System According to

Law Number 21 of 2008 concerning Sharia Banking and Law Number 11 of 2008 concerning Information and Electronic Transactions" concludes based on the results of this writing, paying ZIS online through mobile banking services is one of worship that is not prohibited by Islam because in paying for ZIS by mobile banking there are no pillars and conditions of ZIS that are violated. ZIS payments by mobile banking actually make it easier for muzakki to pay their obligations, because they can pay anytime, anywhere except for zakat fitrah which must be paid before Eid prayer, ZIS payments using mobile banking are legal because payments via mobile banking are only a means.

Deni Widya Santi's thesis with the title "Mobile Banking Services on BRI Sharia Customers Bengkulu", This study aims to determine mobile banking transaction services for BRI Syariah (BSI) Bengkulu customers. The author uses the type of field research (Field Research) with descriptive qualitative research methods. The data collected in this study came from primary and secondary data sources in the form of Observations, Interviews and Documentation related to mobile banking services. The results of the study can be concluded that services make it easier for customers to make transactions. Mobile banking transaction services such as credit purchases, electricity payments, insurance payments, and others. Therefore, user customers do not need to bother in transacting. With the ease of transactions, transfer fees, free administration and others. By overcoming an unstable network,

customers have a strong network operator, with application updates on mobile banking.

Delila Sari's thesis with the title "Analysis of the Use of Mobile banking for Bank Syariah Mandiri Customers (Case Study of Students of the Faculty of Economics and Islamic Business IAIN Padangsidempuan)." This study uses a qualitative method with a collection technique data using interview and documentation methods, while the data sources used are primary data and secondary data. Primary data obtained with data collection techniques through interviews and observations, while secondary data through data from the Faculty of Economics and Islamic Business IAIN Padangsidempuan. The results of this study conclude that the Mobile banking service on Mandiri Islamic banks can make it easier for customers, speed up customer time to transact and the response given in every transaction done right and fast. But not to make it easier, not to speed things up and not realtime, for students who don't use it because they don't requires Mobile Banking services to make transactions. For cash withdrawal services without an ATM card can be said to be less convenient, less speed and realtime, because there are still many students who using the Mandiri Syariah Mobile service, don't know about the service yet withdraw cash without an ATM card and there are still many who haven't use it. concluded that the effectiveness of using mobile banking can facilitate student work in various kinds of transactions, quickly and in real time in

providing an appropriate and fast response to every transaction made by students.

In the research conducted by Nia Kurnia with the title "Analysis of the Mobile banking Service System in Attracting Customer Interest at Pt.Bank Syariah Mandiri Sub-Branch Office Yogyakarta Kaliurang" concluded that the BSM Yogyakarta Kaliurang mobile banking service system to attract customers' interest has provided convenience for customers without have to visit the bank. The BSM Mobile banking service system is also able to meet customer needs despite several obstacles. However, this can be covered because the Mandiri Syariah Mobile application often updates applications to meet customer needs.

The research that researchers want to study further is "Analysis of the Mobile Banking Service Model at Bank Syariah Indonesia from the Sharia Concept Review" which will focus on the suitability of Sharia principles applied in the BSI Mobile application and all its features. Then tesearch Objectives is:

1. To find out the mechanism for using the BSI Mobile feature.
2. To find out the BSI Mobile service system Sharia Concept Review.

RESEARCH METHODOLOGY

Research Approach

The approach used in this research is grounded research which is a general methodology for developing a theory. Grounded research is one of the scopes of qualitative research, namely research

conducted with in depth interviews and also the experience of the research subject. Grounded research can also be called a reflexive and open approach, where data collection, theoretical concept development, and literature review, takes place in a continuous cycle process.³. Because to answer the formulation of this research is deemed appropriate, namely how the analysis of sharia principles on the use of the BSI Mobile banking service system.

Data Collection Methods

Primary data collection in this research, This research uses descriptive qualitative research method, which is then divided into 2 kinds of data sources. The primary source is data collection by collecting qualitative information through :

a. Questionnaire Data Collection

The questionnaire is a written statement on a sheet of paper or the like and submitted to the research respondent to be filled in by him without intervention from research or other parties. structured in the form of multiple choice questions and open questions. This method is used to obtain data about the perception of interior design from respondents.

b. Documentation Data Retrieval

And for secondary data collection by looking at the BSI Mobile application along with a collection of media analysis that is already available on or on the application's website, which has attached all the meanings and procedures for using the BSI Mobile feature. documentation method is looking for data about things or variables

in the form of notes, transcripts, books, newspapers, magazines, inscriptions, agenda and others.

Data Analysis Method

The qualitative descriptive method used by researchers in analyzing data aims to create a description of the object to be studied systematically, factually, and accurately with facts and characteristics between the events or phenomena to be investigated.

The techniques and steps used in data processing in this study are as follows:

- a. Data collection, namely by collecting the results of interviews with related parties and also several documents adapted to the research problem.
- b. Data reduction, namely by selecting and sorting, classifying, directing, discarding data that is not necessary and not in accordance with the direction of the research, and organizes the data in a certain way so that it is easy to draw conclusions.⁴
- c. Presentation of data, namely a series of information obtained so that it can allow for drawing conclusions and taking action.⁵ Thus, the researcher describes or conveys the interview data obtained in the field in accordance with the theories and facts that help in the focus of the research.
- d. Drawing conclusions, which is the last part of the research stage where researchers can draw conclusions from the results obtained. So that it can

answer the formulation of the problem in this research.

DATA DISCUSSION AND ANALYSIS

Mobile Banking Service

Mobile banking In short, it can be interpreted as banking activities carried out using the internet on software such as mobile phones. Internet banking has several meanings which can be defined as follows:

1. Internet banking is one of the services provided by banks to their customers with the intention that customers can check account balances and pay bills for 24 hours without the need to come to the branch office.
2. Internet banking is a financial services application that allows financial institutions to offer their traditional banking products and services such as checking balances for savings and money market accounts and certificates of deposit via the internet.
3. Internet banking is the provision of information about banks and their services through web pages on the World Wide Web (WWW). Where the service provided is in the form of customer account access, can transfer between different accounts and can make payments or apply for loans through electronic channels.

Sharia Concepts

The basic understanding of Sharia Principles is an agreement based on Islamic law between a bank and another party for depositing funds and or financing business activities, or other activities determined in

accordance with sharia, including financing based on the principle of profit sharing (mudharabah), financing based on the principle of equity participation (musharakah), the principle of buying and selling goods with a profit (murabahah), or financing of capital goods based on the principle of pure lease without choice (ijarah), or with the option of transferring ownership of the goods leased from the bank by another party (ijarah wa iqtina). Sharia principles are principles of Islamic law in banking activities based on fatwa's issued by institutions that have the authority to determine fatwa's in the field of Sharia. In the development of the Islamic economic and financial system, Islam lays down the basic principles in which these principles are implemented in the zakat instrument, the prohibition of riba and maysir, the development of ISWAF and muamalah.



Figure 1. MUI and BI Discussion on 2017

Sharia Concept of Mobile Banking Services

In general, there are several laws and regulations related to the implementation of the Mobile Banking system. Among them are Book III of the Civil Code, the Law on Banking, the Law

on Bank Indonesia, the Constitution Number 8 of 1997 concerning Company Documents, the Constitution on Consumer Protection, the Constitution Number 36 of 1999 on Telecommunications, the Constitution Number 11 of 2008 concerning Information and Electronic Transactions. Regulations regarding the Mobile Banking system are not at all contained in the Civil Code and Commercial Code, but in their application, the use of Mobile Banking is included in the Wakalah concept where transactions that should be carried out face to face are replaced by the system contained in the Mobile Banking application.

Definition of Wakalah

Wakalah in language is Tafwid which means "mandatory and giving". Understanding according to terms, there are differences in definitions among the scholars, including

- a. Syafi'iyah's opinion about wakalah it is an expression that contains the delegation of something by one person to another so that the other person can carry out what may be authorized on behalf of the person giving the power of attorney.
- b. Malikiyyah scholars, wakalah is the act of someone representing himself to another person to perform actions that are his right, where the action is not associated with the power of attorney after death, because if it is associated with actions after death, it means that it is in the form of a will.

- c. Hanafiyyah scholars argue that wakalah is someone occupying another person's self in management.
- d. According to Al-Hanafilah, wakalah is a request in exchange for someone to allow a balanced tasharruf on the other part, in which there is a substitution of Allah's rights and human rights.

From the above definition, it can be concluded that wakalah is a delegation of authority to take actions to other people in accordance with sharia and which has been determined by both parties to carry out a certain action, where the delegation of authority will apply as long as the representative is still alive.

Based on the conclusions above, the definition of wakalah in this study is a representative contract between the bank and the customer in which the customer authorizes the bank as the service provider to represent himself/herself to conduct transactions by utilizing the distribution channel of the BSI Mobile application.

Legal Aspect of Wakalah

Wakalah has a basis from the Qur'an, Hadith and Ijma'

- a. The foundation of the Qur'an is as follows:

وَكَذَلِكَ بَعَثْنَاهُمْ لِيَتَسَاءَلُوا بَيْنَهُمْ ۚ قَالَ قَائِلٌ
مِّنْهُمْ كَمْ لَبِئْتُمْ ۖ قَالُوا لَبِئْنَا يَوْمًا

أَوْ بَعْضَ يَوْمٍ ۚ قَالُوا رَبُّكُمْ أَعْلَمُ بِمَا لَبِئْتُمْ
فَأَبَعَثُوا أَحَدَكُمْ بِوَرِقِكُمْ هَذِهِ إِلَىٰ

الْمَدِينَةِ فَلَيْنَظُرْ أَيُّهَا أَزْكَىٰ طَعَامًا فَلْيَأْتِكُمْ
بِرِزْقٍ مِّنْهُ وَلْيَتَلَطَّفْ وَلَا يُشْعِرَنَّ

بِكُمْ أَحَدًا

“and similarly, we awakened them that they might question one another. Said a speaker from among them, :how long have you remained here?” they said, “We have remained a day or part of a day.” They said, “your Lord is most knowing of how long you remained. So send one of you with this silver coin of yours to the city and let him look to which is the best of food and bring you provision from it and let him be cautious. And let no one be aware of you.”

- b. The principles from Hadits is as follows:

قَالَ أَبُو رَافِعٍ : اسْتَسَلَفَ النَّبِيُّ ﷺ بَكْرًا
فَجَاءَتْ إِبِلُ الصَّدَقَةِ فَأَمَرَنِي أَنْ أَقْضِيَ الرَّجُلَ
بَكْرَهُ

“Abu Rafi said: The Prophet borrow a young camel, then came sadakah camel. Then the Holy Prophet ordered me to pay the man his young camel.”

قَالَ عَلِيُّ عَلَيْهِ السَّلَامُ : أَمَرَنِي النَّبِيُّ ﷺ أَنْ
أَقُومَ عَلَىٰ بَدَنِهِ وَ أَقْسِمَ جُلُودَهَا وَ جِلَاهَا

“Ali Alaihi Salam said: The Prophet told me that I take care of the camels and distribute their skins and fur.”

In daily life, the Prophet Muhammad represented others in handling various affairs, paying debts, guardianship, and so on, which are concrete examples of

recognizing wakalah in the time of the prophet.

Principles and Requirements of Wakalah

As the principles of wakalah namely:

- a. Ijab and Qabul (Shighah)
- b. Authority giver (Muwakkil)
- c. Authority receiver (Wakil)
- d. Contract object; mandate to exercise authority (Taukil)

Wakalah requirements namely:

- a. The person who represents is the owner of the goods or under his control and can act on the property. If the representative is not the owner or supervisor, the Wakalah is void. Small children who can distinguish good and bad can represent actions that are useful for mahdhah such as representatives to receive grants, alms, and wills.
- b. The person who represents should be a person who is mature and has common sense. If a representative is insane or immature, then the representative is cancelled.

According to Hanafiyyah, a small child who can already distinguish between good and bad is legitimate to become a representative, because Amar bin Sayyidah Umm Salamah married her mother to the Prophet Muhammad at that time Amar was a small child who was still not mature.

The conditions for the object to be represented:

- a. Receiving a replacement, meaning that it is permissible to delegate it to someone else to do it, then it is not valid to represent it for praying, fasting, and

reading verses of the Qur'an, because these things cannot be represented.

- b. It is owned by the representative when he is the representative, then it is void to represent the thing purchased.
- c. It is known clearly, then it is invalid to represent something that is still unclear, such as someone saying: "I made you my representative to marry one of my children"
- d. Shighah is pronounced from the representative as a symbol of pleasure to represent, and the people who is been represented accepts it.

End of Wakalah's Contract

The wakalah contract ends if one of the following occurs:

- a. The death of one of those who have a contract because one of the legal conditions is that the person who has the contract is still alive.
- b. If one of the people in the contract is insane, because the conditions for the contract are valid, one of the people who have the contract has an intellect.
- c. Termination of the work in question, because if it has stopped, under these circumstances the wakalah no longer functions.
- d. Termination by the representative against the represented even though the representative does not know (the opinion of Syafi'I and Hanbali). According to the Hanafi perspectives, representatives must know the decisions that represent them. Before he knew it, his actions were as unchanged as before they were decided, for all his laws.

- e. The representative decides on his own, according to the Hanafiyyah perspective, it is not necessary for the person who is representing him to know about his decision or not to be present, so that unwanted things do not happen.
- f. The exit of the representative from the ownership status.

DSN MUI Decision About Wakalah

The fatwa of the National Syari'ah Council of the Indonesian Ulama Council (DSN-MUI) in its plenary meeting was set in Jakarta on 8 Muharram 1421 H concided with April 13, 2000 AD No. 10/DSN-MUI/IV/2000 explaining about wakalah matters The considerations for the National Sharia Council to issue the fatwa are:

- a. In order to achieve a goal, it is often necessary for another party to represent it through a wakalah contract, namely the delegation of power by one party to another in matters that may be represented.
- b. The practice of wakalah at Islamic Financial Institutions is carried out as a form of banking services to customers.
- c. In order for the practice of wakalah to be carried out in accordance with Islamic teachings, DSN deems it necessary to stipulate a fatwa on wakalah to be used as a guideline by Islamic Financial Institutions.

In view of the word of Allah in the Qur'an, several hadiths of the Prophet, Ijma' and the rules of Fiqh, as well as taking into account the opinions of the participants at the Plenary Meeting of the National Sharia

Council on Thursday, 8 Muharram 1421 H/13 April 2000, decided and stipulated a fatwa regarding wakalah which contains:

Terms of Wakalah

- a. Statements of Ijab and Qabul must be stated by the parties to show their will to enter into a contract (akad).
- b. Wakalah with rewards is binding and cannot be canceled unilaterally.
- c. Principles and requirements of wakalah
- d. The legal owner who can act on something that is represented.
- e. Mukallaf people or mumayyiz children within certain limits, namely in matters that are beneficial to him such as representing to receive grants, receiving alms and so on.
- f. If one of the parties does not fulfill its obligations or if there is a dispute between the parties, then the settlement is carried out through the Shari'ah Arbitration Board after no agreement is reached through deliberation.⁶

In a contract, it is inseparable from the terms and pillars that must be met so that the contract is valid in accordance with the provisions of Islamic law. Likewise with the BSI Mobile service system at Bank Syariah Indonesia. The following are the pillars of the wakalah contract according to sharia principles based on the Fatwa of DSN MUI NO. 10/DSN-MUI/VI/2000:

1. Ijab qabul (contract) between representatives, namely the bank as the institution providing BSI Mobile Banking services and muwakkil,

⁶ *Ibid.*

namely customers/users of BSI Mobile Banking services.

2. Authorizers (muwakkil), in this case are customers who represent their affairs to the bank for work.
3. The proxies (wakil) in this case are Mobile Banking service providers with national coverage and have been operating in all regions of Indonesia.
4. The object of the contract (taukil), in this case is the balance in the bank account where the balance can be used to make transactions in accordance with BSI Mobile Banking service features such as online interbank transfers, paying electricity bills, buying credit and still much more.

The requirements for wakalah according to the Fatwa of DSN MUI NO. 10/DSN-MUI/VI/2000 are as follows:

1. The terms of shigah (ijab qabul) must be stated by the parties to show their will to enter into a contract (akad). Ulama agreed to set three conditions in the Ijab qabul, namely:
 - a. Ijab and qabul must be clear in their meaning so that they can be understood by the party holding the contract.⁷
 - b. Ijab and qabul must be appropriate and not interrupted by other activities between ijab and qabul.
2. The ijab and qabul must continue and be in a place that if both parties are present, or in a place known to both of them.
 - a. The endorser (muwakkil) among the conditions for muwakkil contained

in the Fatwa of DSN MUI NO. 10/DSN-MUI/VI/2000 is as follows:

- b. The legal owner who can act on something that is represented. If the person represented is not the owner or supervisor, the wakalah is void. The practice is in BSI Mobile Banking where only the account holder can register for BSI Mobile, this is related to the signature affixed to the form when registering as a medium for the implementation of the Ijab Qabul. So it can be said that these conditions are met.
3. Mumayyiz people or children within certain limits. In practice, the bank will only offer products or services according to age and needs. Based on these needs and age, the bank will choose to offer mobile banking services or not.
4. Recipient (representative). Among the requirements for representatives contained in the Fatwa of DSN MUI NO. 10/DSN-MUI/VI/2000 are as follows:
 - a. Legal competence, in this study, the legal recipient (representative) is a party to the BSI Mobile Banking service system.
 - b. Can carry out the tasks assigned to him. In practice, BSI Mobile Banking is one of the main services owned by Bank Syariah Indonesia, and has even undergone an upgrade in terms of the features provided.

⁷ Rachmad Syafel, *Fiqh Muamalah* (Bandung: CV. Pustaka Setia, 2001), 51-52.

This indicates that the system organized by the bank can properly represent all the tasks assigned to it.

5. The object of the contract or the things that are represented among, among the requirements for the object of the contract contained in the Fatwa of DSN MUI NO. 10/DSN-MUI/VI/2000 are as follows:

- a. Clearly known by the person representing. In practice, the object of the contract is in the form of a balance in the customer's account, where the balance can be used to make transactions using BSI Mobile Banking as needed. In the BSI Mobile application, all forms of features are symbolized by images and descriptions when pressing the image. With this information, it is hoped that the transaction process can be carried out according to customer needs.
- b. Does not conflict with Islamic law and can be represented according to Sharia principles.

Furthermore, transparency in the additional fees charged to customers, based on Sharia principles, rewards or fees in the wakalah contract process, is determined by both parties so that the consensual process as the basis for muamalah can be carried out properly. However, in the BSI Mobile Banking application service, all forms of pure rewards are determined by the bank. However, before a transaction with BSI Mobile is processed, the total cost to be paid by the customer will appear as well as the nominal additional fee. In this case, the

customer is free to choose between continuing the transaction process or not.

Explanation of the applicable provisions openly to the resource person. In practice, the applicable provisions in the BSI Mobile Banking service are only written in the registration form without any direct explanation from the customer service. This makes some customers do not read carefully, do not even know that there are written provisions, the bank should provide reinforcement in explaining the written provisions.

CONCLUSION

From the explanation above, it can be concluded that the law of wakalah contract on BSI Mobile Banking services is permissible because the conditions and pillars contained in the Fatwa of DSN MUI NO.10/DSN-MUI/VI/2000 are fulfilled. However, regarding the implementation of the Implementation Operational Standards, an upgrade must be carried out by the bank, so that the contract can be conveyed clearly and all the provisions contained in the service can be conveyed to the customer in accordance with the written Standard Operational Implementation.

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