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## THE EFFECT OF SERVICE QUALITY ON CUSTOMER LOYALTY IN USING THE GO-FOOD APPLICATION (STUDY ON STUDENTS OF NORTH SUMATRA STATE ISLAMIC UNIVERSITY)

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### ABSTRACT

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**Abstrak:** Penelitian ini bertujuan untuk mengetahui dampak kualitas layanan terhadap loyalitas pelanggan di kalangan pengguna aplikasi Go-Food. Dengan menggunakan pendekatan penelitian kuantitatif, data dikumpulkan melalui kuesioner yang disebarakan kepada 30 responden yang merupakan pengguna aktif aplikasi tersebut. Analisis dilakukan dengan menggunakan Structural Equation Modeling (SEM) untuk menilai hubungan antar variabel. Hasil penelitian mengungkapkan bahwa kualitas layanan berpengaruh positif dan signifikan terhadap loyalitas pelanggan, yang mengindikasikan bahwa kualitas layanan yang lebih tinggi mengarah pada peningkatan loyalitas pelanggan terhadap aplikasi Go-Food. Penelitian ini menyoroti peran penting dari kualitas layanan dalam meningkatkan kepuasan dan loyalitas pelanggan, menunjukkan bahwa perusahaan harus memprioritaskan peningkatan layanan mereka untuk mempertahankan keunggulan kompetitif dalam industri pesan-antar makanan. Penelitian ini juga merekomendasikan penelitian lebih lanjut untuk mengeksplorasi faktor-faktor lain yang mempengaruhi loyalitas pelanggan, seperti kepuasan pelanggan dan citra merek.

**Kata Kunci:** *Kualitas Layanan; Loyalitas Pelanggan; Aplikasi Go-Food; Kepuasan Pengguna; Penelitian Kuantitatif; Structural Equation Modeling (SEM).*

**Abstract:** *This study aims to investigate the impact of service quality on customer loyalty among users of the Go-Food application. Utilizing a quantitative research approach, data were collected through questionnaires distributed to 30 respondents who are active users of the application. The analysis was conducted using Structural Equation Modeling (SEM) to assess the relationships between the variables. The findings reveal that service quality has a positive and significant effect on customer loyalty, indicating that higher service quality leads to increased customer loyalty towards the Go-Food application. This research highlights the critical role of service quality in enhancing customer satisfaction and loyalty, suggesting that companies should prioritize improving their service delivery to maintain a competitive edge in the food delivery industry. The study also recommends further research to explore additional factors influencing customer loyalty, such as customer satisfaction and brand image.*

**Keywords:** *Service Quality, Customer Loyalty, Go-Food Application, User Satisfaction, Quantitative Research, Structural Equation Modeling (SEM).*

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### A. INTRODUCTION

The current era is developing at an increasingly rapid pace. In the era of Industry 4.0, particularly in the field of technology, significant advancements have been made. Business, indirectly, also follows the progression of the times. Technology is not only a business complement but also a key factor for business growth and competitiveness. The influence of internet development has changed consumer behavior patterns, which were previously focused on offline buying and selling of products, and have now shifted to online sales and purchases. This applies not only to products but also to services. One example is the company Gojek, which has now become a startup in the transportation sector.

With the advancement of technology and the availability of online transportation services, consumer behavior has also changed, especially in marketing. Consumers, who initially focused on products sold offline, are now directing their attention to products sold online, including food. The convenience of online ordering and food delivery services has greatly benefited society. These services spare consumers from the discomfort of hot weather and traffic, making food delivery increasingly popular in big cities.

PT. Go-Jek Indonesia is one of the companies engaged in online transportation. Along with technological advancements, Gojek has continuously improved its services. Besides Go-Ride (passenger transport using motorcycles), it also offers Go-Car (passenger transport using cars), Go-Food (food courier services), Go-Send (parcel delivery services), Go-Mart (shopping services at merchants of consumer choice), Go-Box (large-scale goods delivery services), Go-Clean (home cleaning services), Go-Tix (movie ticket booking services, among others), and many more services offered by Gojek. Since Gojek's emergence in Indonesia, many other transportation startups have also developed, creating rivalry between Gojek, Grab, and Uber. This competition poses challenges for Gojek to continuously compete and improve its performance, especially as Grab has expanded its marketing after the acquisition. To improve and maintain its business, one of the key aspects to consider is maintaining and increasing customer loyalty.

Customer loyalty is crucial for a company because loyal customers provide a greater source of revenue. Losing loyal customers would be disruptive for the company (Taris & Purwanto, 2022). Loyalty is a behavior demonstrated by customers who make repeat purchases and continue to subscribe to a product or service. Additionally, when developing a marketing strategy, business owners must consider various factors to keep customers loyal to their products or services. Service quality is one consideration that can be used to face business competition in today's era. Consumers are the only ones who can assess the quality of service. They do so by comparing the service they receive (perception) with the service they expect (expectation). If consumers are highly satisfied with the service provided by a company, they are likely to return for repeat purchases. In other words, companies that can satisfy consumers will have loyal customers.

## **B. LITERATURE REVIEW**

### **1. Service Quality**

Service quality which includes the service sector is always identified with the quality of the business itself (Yulianto, 2010). The better and more satisfying the level of service, the more quality the business will be and vice versa

(Familiar & Maftukhah, 2015). Service quality can be realized through the fulfillment of customer needs and desires and the accuracy of their delivery to balance customer expectations. Service quality is the overall characteristic of a product or service with its ability to meet the wants and needs of customers that are explained or not explained (Kotler & Keller, 2016). Goeth & Davis (2010) in Nugraha (2020) defines service quality as a dynamic condition related to service products, people, processes and the environment that can meet and or exceed consumer expectations. Service quality is all forms of activities carried out by the company to meet consumer expectations. Service in this case is a service or service delivered by a service provider in the form of convenience, speed, ability, and accuracy in providing services for customer satisfaction. Service quality is also a factor that affects customer loyalty because customers who are satisfied with their personal values and experience a positive mood towards service will have high loyalty to the company. Customers are often disloyal due to poor service or service quality that has decreased from what customers expect. This is supported by the statement of Lupiyoadi and Hamdani (2011), which states that service quality affects customer loyalty, where good service has a greater impact on customer loyalty (Nugraha, 2020). Parasuraman, Zeithmail, and Berry (1988) in Tjiptono and Chandra (2016), project a service quality model and divide it into five dimensions / indicators, namely: Tangible (physical evidence), Reliability (reliability), Responsiveness (responsiveness), Assurance (guarantee), and Empathy (empathy) (Yulian et al, 2022). Although service/service is an intangible item, service can be assessed based on one's experience and reasoning. Service quality can affect consumer loyalty because of the interaction between consumers and the company. In accordance with the concept of customer loyalty, that customer loyalty can be achieved if the performance or perceived results are in accordance with consumer expectations. Good service quality can be a competitive advantage for service companies.

## **2. Customer Loyalty**

Customer loyalty has an important role in a company, keeping them means improving performance and maintaining company survival. This is the main reason for a company to attract and retain them (Yulian et al, 2022). Loyalty is a behavior shown by customers to repurchase and stay subscribed to a product/service offered. In addition, in developing a marketing strategy, business owners need to consider various things so that customers remain loyal to their products/services (Irmawati & Febrianto, 2022). According to Kotler and Keller (2009), loyalty / loyalty is a firmly held commitment to buy again or subscribe again to certain products or services in the future despite the influence of situations and marketing efforts that have the potential to cause behavioral switching. Thus, if a customer has bought the same product two or three times, it has automatically been included as a loyal customer (Wibowo, 2024). Loyalty is a psychological condition related to attitudes towards products, consumers will form beliefs, determine likes and dislikes, and decide whether

they want to buy products (Hasan, 2014). Loyalty describes the expected behavior regarding products and services. Consumer loyalty will be high if a product is considered capable of providing the highest satisfaction so that customers are reluctant to switch to another brand (Husodho, 2015). With a high level of customer loyalty, consumers will make continuous purchases and have a beneficial impact on the company (Nugraha, 2020). Griffin (2005) states that someone who is a loyal customer will show purchasing behavior which is defined as a regular customer who uses products continuously over time. So it is necessary for the quality of the company to keep customers loyal to keep them means improving performance and maintaining the survival of the company. This is the main reason for a company to attract and retain them. Griffin (2005) in Yulian et al (2022), projects indicators on customer loyalty, namely: Make regular purchases, Buy between product lines of products and services, Recommend products to others (refers others), and Show immunity to competitor attraction. A number of researchers make points with the aim of measuring service quality to obtain information to increase customer loyalty and develop overall financial performance.

### **C. METHOD**

The research method in this study uses a quantitative approach. The following are details of the research methods used:

1. Research Approach: This research applies a quantitative approach, which is based on concrete data and applied in research on samples and populations. The data collected are numbers that can be analyzed statistically for the purpose of testing hypotheses.
2. Data Collection: Data is collected through surveys or questionnaires designed to measure service quality and customer loyalty among Go-Food application users.
3. Data Analysis: The collected data were analyzed using statistical techniques to test the established hypotheses, including testing the relationship between service quality variables and customer loyalty.

### **D. RESULTS & DISCUSSION**

The results showed that service quality has a positive and significant influence on customer loyalty of Go-Food application users. Data analysis using the Structural Equation Modeling-Partial Least Squares (SEM-PLS) method revealed that the path coefficient value for service quality is 0.494, with a T-statistics value of 4.294, which is greater than the T-table (1.688). In addition, the P-values obtained are 0.000, which indicates that the relationship between service quality and customer loyalty is significant ( $p < 0.05$ ).

These findings are in line with previous research which also found that service quality contributes significantly to customer loyalty. This study confirms that the higher the quality of service provided, the more likely customers are to remain loyal to using the Go-Food application. Thus, companies are expected to continue to improve service quality in order to increase customer satisfaction and loyalty. These results provide important insights for Go-Food management in formulating strategies to retain



customers and improve user experience, which in turn can contribute to the long-term success of the app.

Discussing the effect of service quality on customer loyalty in the context of the Go-Food app opens up many interesting perspectives that can be explored further. First, it is important to understand that service quality includes not only technical aspects, such as delivery speed and order accuracy, but also emotional dimensions related to the customer experience. For example, how customers interact with customer service can influence their perception of service quality. Research shows that empathy and responsiveness from service providers can increase customer satisfaction, which in turn strengthens loyalty. In the context of Go-Food, how drivers and customer service interact with users can be a determining factor in building long-term relationships. Furthermore, the discussion could involve comparing the quality of service at Go-Food with its competitors. In a highly competitive industry like food delivery, customers have many choices. Therefore, superior service quality is key to differentiating oneself from competitors. This research shows that customers who are satisfied with the service quality are likely to recommend the app to others, creating a positive network effect. In addition, it is important to consider external factors that can influence customer loyalty, such as promotion and price. Although service quality is a major factor, attractive promotions and competitive pricing can also attract new customers and retain existing ones. Therefore, a holistic marketing strategy that combines service quality with other elements such as promotion and price will be more effective in building customer loyalty. Finally, this discussion may lead to practical implications for Go-Food management. The company should invest in employee training to improve customer service skills and ensure that all operational aspects support a positive customer experience. In addition, periodic collection of feedback from customers can help the company to continuously adapt and improve service quality according to customer expectations. As such, this discussion not only highlights the importance of service quality in building customer loyalty, but also invites us to look further into the complex dynamics that influence the relationship between customers and service providers in this ever-evolving industry.

## **E. CONCLUSION**

The results of the study entitled “the effect of customer loyalty service quality on use of the go-food application (case study of UINSU students)” above can be drawn conclusion as follows. Service quality is proven that it directly affects positively and significantly on customer loyalty. This means that the higher the quality of service provided will result in higher customer loyalty. This shows that if the quality of service provided is good and increases, users will have a good sense of loyalty to the application to always use it. users will increasingly have a good sense of loyalty to the application to always use it.

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## **Partisipasi Perempuan Pada Organisasi Fatayat Dalam Pemilihan Kepala Desa Di Kabupaten Kudus Tahun 2022**

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### **Abstract**

**Women's Participation in Fatayat Organizations in the Election of Village Head in the Kudus District in 2022.** Women are often used as political objects. Their large quantity has not been able to bring them into the main subject of politics. Indeed, women have a great influence, especially in terms of leadership succession. Moreover, those who are members of women's organizations. This study discusses the participation of women in the Fatayat organization in the election of village heads in Kudus Regency in 2022. The research method used is qualitative with the type of field research. Data were collected through unstructured interviews, documents, and literature. The theory used is the theory of political participation. This study proves that the participation of women in the Fatayat organization in the election of village heads in Kudus Regency in 2022 has a unique pattern. This pattern is cultural, not structural. It is depicted as a "tree" which has roots, trunk, branches, and twigs. Fatayat women participate in the election of village heads according to the area where they live and not based on instructive provisions for choosing one particular candidate, but on many parties that allow them to be accommodated individually and able to carry the interests of the organization.

**Keywords:** Participation, Fatayat, Village Head Election, Kudus Regency

### **Pendahuluan**

Partisipasi perempuan dalam suksesi sebagai calon pemimpin seperti kepala daerah atau lembaga legislatif masih minim. Ada banyak faktor yang membuat mereka tidak mampu terlibat maksimal dalam suksesi. Faktor agama, budaya, hingga persoalan domestik rumah tangga menjadi penyebab yang banyak ditemukan. Karena faktor tersebut, perempuan seolah "terpaksa" berada pada posisi subordinat dari laki-laki. Mereka tidak memiliki kemampuan yang sama, seperti laki-laki yang secara aturan normatif agama dan tradisi, diberikan ruang lebih luas untuk terlibat dalam hal suksesi kepemimpinan. Begitu pula dengan persoalan domestik rumah tangga yang mana kebanyakan laki-laki berperan sebagai kepala keluarga, sehingga terbiasa dalam persoalan kepemimpinan. Berdasarkan fakta-fakta inilah perempuan semakin berada pada posisi yang tidak menguntungkan jika dibandingkan dengan laki-laki.

Ada banyak cendekiawan yang menyoroti persoalan keterlibatan perempuan pada ranah publik. Garis & Trisnia (2021) misalnya, ia menyoroti tentang struktur sosial yang ada pada masyarakat pedesaan, yang mana peran perempuan terbatas hanya pada ruang domestik. Sebaliknya, laki-laki merupakan pemegang kekuasaan, sehingga terdapat struktur dominasi dalam desa yang menjadikan partisipasi politik perempuan tidak terlalu diperhatikan. Perempuan dianggap belum memahami politik dengan baik. Hal ini memunculkan pemikiran bahwa kodrat perempuan tidak berada dalam aktivitas publik. Berbeda dengan pendapat Hendro yang menyebut bahwa

sejatinya perempuan dapat berperan sesuai dengan potensi dan keinginannya, sehingga memiliki hak untuk dapat memilih di wilayah publik dan hak untuk dapat mencalonkan diri dalam pemilihan. Dalam hal ini, perempuan juga memiliki hak berpartisipasi atas manfaat dari semua aktivitas politik (Hendarto, 2019).

Regina berpendapat bahwa perempuan telah mampu berfikir dengan cermat, membentuk strategi, serta berkembang sesuai dengan kemajuan zaman. Oleh karena itu, perlu adanya penguatan partisipasi politik perempuan, seraya memberikan kesempatan yang berimbang antara perempuan dan laki-laki untuk dapat berpartisipasi dalam bidang politik. Misalnya, terlibat langsung dengan langkah mengikuti struktur partai politik dan turut serta dalam pemilihan umum (Garis & Trisnia, 2021). Senada dengan itu, Lumiu (2015) menyatakan bahwa partisipasi perempuan dalam pemilihan umum legislatif memiliki dampak yang baik untuk kemajuan demokrasi yang dilandaskan dengan budaya partisipatoris, sehingga dapat menghasilkan kelompok perempuan yang lebih mampu untuk mendapatkan haknya. Data pemilu tahun 2019 di Kabupaten Kudus misalnya, telah memperlihatkan jumlah yang signifikan atas partisipasi perempuan. 630.618 pemilih terbagi dengan rincian 310.632 pemilih laki-laki dan 319.986 pemilih perempuan (Komisi Pemilihan Umum Kudus, 2019). Jumlah ini memperlihatkan bahwa partisipasi politik perempuan sangat tinggi, bahkan jumlah mereka melebihi laki-laki. Sayangnya, partisipasi perempuan mayoritas masih terbatas sebagai pemilih, bukan subjek yang dipilih.

Ulya (2014) berpendapat bahwa institusi pendidikan yang ada, juga di bawah naungan organisasi keislaman, memiliki peran dalam partisipasi politik perempuan. Fatayat merupakan salah satu organisasi keislaman dalam naungan Nahdlatul Ulama (NU) yang membidangi perempuan muda yang memiliki lingkup aktifitas keagamaan. Zainal, dkk. (2019) megemukakan Fatayat merupakan salah satu organisasi keperempuanan yang sadar akan partisipasi politik. Fatayat telah membuktikan peran aktif dan eksistensi mereka.

Penelitian ini bertujuan untuk membahas partisipasi perempuan pada organisasi Fatayat dalam pemilihan kepala desa di Kabupaten Kudus tahun 2022. Pembahasan ini dilakukan agar semakin memahami Fatayat sebagai organisasi perempuan yang aktif dalam mendorong partisipasi politik anggotanya. Selain itu, keterlibatan oknum Fatayat dalam suksesi kepala desa juga menjadi daya tarik tersendiri yang perlu dibahas.

## Metode

Penelitian ini adalah penelitian lapangan. Metode yang digunakan adalah kualitatif. Metode kualitatif dipilih sebab dapat mendeskripsikan fenomena-fenomena yang ada di masyarakat. Tujuannya untuk menganalisa partisipasi perempuan pada organisasi Fayatat dalam pemilihan kepala desa tahun 2022. Partisipasi perempuan dalam organisasi Fatayat akan lebih mudah dideskripsikan dengan menggunakan pendekatan kualitatif.

Pengumpulan data pada penelitian ini dilakukan melalui wawancara secara mendalam dengan model wawancara tidak terstruktur. Wawancara tidak terstruktur dipilih dan dilakukan oleh peneliti agar didapatkan jawaban yang natural serta terarah. Hal ini memungkinkan peneliti untuk memperoleh data-data yang dibutuhkan. Data hasil wawancara kemudian dikuatkan dengan data dokumen dan literatur. Ketiga teknik pengumpulan data ini dianggap memungkinkan untuk dilakukan. Sebab dapat menemukan data berupa pernyataan dari informan, data dokumen jumlah anggota Fatayat, serta foto-foto keterlibatan kader mereka dalam suksesi kepala desa. Sedangkan

data literatur atau kajian terdahulu yang membahas organisasi ini, pada konteks partisipasi politik, juga dibutuhkan. Teknik analisis data merujuk pada teori Miles dan Huberman.

## **Konsep Partisipasi Politik**

Partisipasi adalah keterlibatan atau keikutsertaan seseorang, karena adanya sebab, dalam sebuah aktivitas yang menimbulkan akibat. Partisipasi politik bagi Samuel P. Huntington dan Joan M. Nelson merupakan aktivitas warga negara secara individu yang bertujuan untuk mempengaruhi pemerintah dalam membuat sebuah kebijakan (Miriam, 2000).

Partisipasi politik menjadi kunci utama pembuka demokrasi dalam sebuah negara. Ia meliputi berbagai aktivitas. Partisipasi politik dan demokrasi mempunyai nilai entitas yang sama. Oleh sebab itu, partisipasi politik bisa menjadi konsep yang baik bagi demokrasi yang tumbuh dan berkembang. Bahkan lebih dari itu, dapat dikatakan bahwa demokrasi berasal dari partisipasi (Yunus et al., 2017).

Partisipasi politik tidak hanya dilakukan oleh laki-laki, melainkan juga oleh perempuan. Keduanya memiliki peran penting dalam kehidupan politik. Partisipasi politik perempuan merupakan keikutsertaan perempuan dalam politik, baik pada suksesi kepemimpinan, bahkan proses kaderisasi. Partisipasi perempuan dalam politik memperlihatkan adanya upaya keterbukaan dan kesetaraan gender. Hal ini penting mengingat jika tidak dilakukan, maka dapat menghambat kemajuan peran perempuan itu sendiri (Calesna et al., 2020).

Partisipasi perempuan dalam politik tidak hanya bisa dilakukan dalam politik nasional maupun global, tetapi juga dalam politik lokal, khususnya suksesi kepala desa. Arfa & Miswanto misalnya, mereka menyebutkan bahwa partisipasi perempuan pada pemilihan kepala desa di Desa Kuala Sempang Kecamatan Seri Kuala Lobam dapat dikategorikan tinggi. Tingginya angka pemilih perempuan yang turut serta berpartisipasi pada pemilihan kepala desa di Desa Kuala Sempang sebagai indikatornya (Arfa & Miswanto, 2018). Mereka terlibat sebagai pemilih yang aktif memberikan suara. Sayangnya, perempuan masih terlibat sebagai pemilih, belum secara maksimal terlibat sebagai calon kepala desa.

Garis dan Trisna memberikan pemahaman tersendiri dan dimensi lain atas keterlibatan perempuan pada pemilihan kepala desa. Mereka mengemukakan, pada konteks pemilihan kepala desa serentak di Desa Muktisari Tahun 2020, partisipasi perempuan masih belum optimal. Hal ini dibuktikan dengan jumlah calon kepala desa yang didominasi oleh laki-laki. Pemerintah Desa Muktisari telah melakukan sosialisasi kepada masyarakat untuk mengikuti pendaftaran calon kepala desa. Akan tetapi, peserta calon kepala desa tetap hanya laki-laki saja. Salah satu sebab ketidakikutsertaan perempuan dalam suksesi kepala desa sebagai calon kepala desa tersebut adalah minimnya pemahaman atas kesetaraan gender (Garis & Trisna, 2021).

Berbagai penelitian terdahulu yang terdapat di atas memberikan pemahaman bahwa perempuan mampu lebih terlibat dalam partisipasi politik. Keterlibatan organisasi perempuan dalam sangat dibutuhkan, guna meningkatkan kesadaran perempuan tentang partisipasi politik. Fatayat adalah salah satu organisasi perempuan yang berperan penting dalam meningkatkan pemahaman perempuan tentang partisipasi politik.

## Pembahasan

### Peran Fatayat sebagai Organisasi Muslimah Perempuan

Fatayat adalah salah satu organisasi yang berposisi sebagai badan otonom Nahdlatul Ulama (NU). Fatayat menghimpun pemuda NU yang memiliki andil besar dalam mempertajam dan memberdayakan kaum perempuan. Fatayat didirikan di Surabaya pada tanggal 24 April 1950 M bertepatan dengan tanggal 7 Rajab 1317 H. Aktivitas Fatayat berpedoman pada Al-Qur'an, utamanya surat Ali Imron [3] ayat 104 yang berbunyi: "Dan hendaklah ada diantara kamu segolongan umat yang mengajak kepada kebaikan dan menyerukan kepada yang ma'ruf dan mencegah dari yang mungkar; merekalah orang-orang yang beruntung". Fatayat berorientasi pada sosial yang ingin meminimalisir, bahkan menghapus segala bentuk kekerasan, ketidakadilan dan kemiskinan dalam masyarakat dengan mengembangkan wacana kehidupan sosial yang konstruktif, demokratis dan juga berkeadilan gender (sosial) (Gita, 2020).

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Anggota Fatayat berusia remaja dan dewasa. Kader-kader Fatayat berasal dari remaja perempuan IPPNU yang masih melanjutkan kejenjang tingkatan menuju organisasi Fatayat.

Meskipun demikian, tidak semua kader-kader IPPNU menjadi anggota Fatayat. Mereka yang tidak menjadi anggota Fatayat biasanya mengalami kendala, seperti sudah menikah dan berumah tangga, dan tidak diperbolehkan oleh suami untuk berorganisasi (Interview, 2022). Anggota Fatayat umumnya memiliki peran ganda. Pertama, mereka berperan sebagai anggota Fatayat, dan kedua sebagai orang tua atau anggota keluarga. Sementara itu, anggota Fatayat di Kabupaten Kudus memiliki variasi latar belakang ekonomi yang beragam, namun umumnya berprofesi sebagai pengajar di sekolah dan perguruan tinggi. Oleh karenanya, mereka terbiasa dengan dunia pendidikan.

Fatayat merupakan organisasi perempuan yang memiliki peranan penting dalam pembentukan karakter generasi muda, khususnya di era globalisasi seperti ini. Joseph Klausner menyebutkan posisi wanita dimanapun ia berada adalah sebuah bukti posisi budaya dari negara. Melalui perempuan, generasi muda dibentuk agar nantinya dapat menjadi generasi bangsa yang mempunyai karakter, sehat, dan juga cerdas (Mawardi, 2016). Sebagai sebuah institusi organisasi kemasyarakatan yang mempunyai struktur organisasi yang aktif hingga tingkat ranting (desa) bahkan anak ranting (dusun), Fatayat memiliki posisi yang sangat strategis dalam berbagai kegiatan kemasyarakatan, termasuk dalam pembinaan karakter generasi muda.

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Fatayat di Kabupaten Kudus memiliki banyak keunggulan, seperti keaktifan dalam berkegiatan. Keaktifan ini mendorong masyarakat untuk terlibat dan bergabung pada organisasi Fatayat. Ranting Glagah Waru Kecamatan Undaan adalah salah satu contoh ranting baru, tapi sudah bisa merekrut kurang lebih 70-an orang anggota Fatayat (Interview, 2022). Ini memperlihatkan antusiasme masyarakat untuk terlibat dalam organisasi Fatayat cukup tinggi. Lebih dari itu, hal ini juga memperlihatkan aktivitas Fatayat telah mendorong keikutsertaan berbagai pihak untuk bergabung, dan juga menjadikan Fatayat sebagai salah satu organisasi pemuda perempuan yang diminati di Kabupaten Kudus. Salah satu penyebabnya adalah keaktifan Fatayat dalam berkegiatan.

Kegiatan Fatayat bersifat rutin, seperti pengajian yang ditunjang dengan kegiatan lain yang melatih diri untuk mengembangkan kapasitas. Contohnya, pelatihan soft skill melalui kerja sama dengan berbagai pihak, seperti Balai Latihan Kerja (BLK), Dinas Sosial (Dinsos), dan Kementerian Agama (Kemenag). Pada kerjasama-kerjasama tersebut terdapat berbagai macam pelatihan, International Conference of Da'wa and Islamic Communication #2

diantaranya pelatihan tataboga, pelatihan kewirausahaan, pelatihan tata rias, dan lainnya. Aktivitas tersebut dipublikasikan melalui media sosial, sehingga banyak menimbulkan daya tarik dari anggota maupun kader Fatayat yang antusias untuk melaksanakan kegiatan tersebut (Interview, 2022).

Kaderisasi dalam organisasi Fatayat dilakukan dengan tiga tahapan. Pertama, kaderisasi formal yang meliputi tahapan-tahapan atau tingkatan kepengurusan di Fatayat. Kedua, informal, yakni melalui pengajian rutin, perkumpulan bulanan, dan lainnya. Ketiga, non formal, berupa pelatihan-pelatihan yang menunjang soft skill anggota (Interview, 2022). Melihat fakta ini, maka dapat dipahami bahwa peran Fatayat sebagai organisasi perempuan di Kabupaten Kudus cukup kompleks. Selain itu, fakta-fakta yang disebutkan di atas juga memberikan pemahaman kaderisasi dalam organisasi Fatayat bukan hanya sekedar kaderisasi biasa, melainkan dilakukan secara struktural dan kultural.

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## Simpulan

Ternyata, partisipasi perempuan pada organisasi Fatayat dalam pemilihan kepala desa di Kabupaten Kudus tahun 2022 memiliki pola yang khas. Pola ini bersifat kultural, tidak struktural. Tergambar seperti “pohon” yang memiliki akar, batang, cabang, dan ranting. Perempuan Fatayat berpartisipasi dalam pemilihan kepala desa sesuai dengan daerah tempat tinggal mereka dan tidak berdasarkan pada ketentuan yang instruktif pada satu calon tertentu, melainkan berada pada banyak pihak yang memungkinkan mereka terwadahi secara individu dan mampu membawa kepentingan organisasi.

Penelitian ini memberikan sumbangan perspektif bahwa perempuan memiliki potensi yang sama dengan laki-laki untuk terlibat dan berpartisipasi dalam politik. Meskipun perempuan menghadapi kendala-kendala domestik. Namun, apabila kendala-kendala tersebut dapat terselesaikan, maka peran mereka akan semakin luas dalam dunia politik. Ini dibuktikan dengan partisipasi perempuan dalam organisasi Fatayat di Kabupaten Kudus.

Penelitian ini memiliki keterbatasan dalam pengumpulan data. Oleh sebab itu, bagi peneliti selanjutnya, diharapkan dapat melakukan penelitian dengan tema yang sama, dengan data yang lebih lengkap. Selain itu, durasi penelitian juga relatif singkat, sehingga perolehan data dan analisis masih belum optimal.

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## THE INFLUENCE OF PRODUCT QUALITY ON PURCHASING DECISIONS FOR STREET FOOD IN MEDAN CITY (CASE STUDY DAIFUKU.MDN)

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### ABSTRACT

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**Abstrak:** Penelitian ini mengeksplorasi pengaruh kualitas produk terhadap keputusan pembelian di sektor street food di Medan, dengan fokus pada Daifuku Mochi sebagai studi kasus. Menggunakan pendekatan kuantitatif, data dikumpulkan melalui kuesioner yang didistribusikan kepada 30 responden yang sebelumnya telah membeli Daifuku Mochi. Hasil penelitian menunjukkan bahwa kualitas produk secara signifikan mempengaruhi keputusan pembelian konsumen, dengan korelasi positif antara kualitas produk yang lebih tinggi dan kemungkinan pembelian ulang. Analisis menggunakan Partial Least Squares Structural Equation Modeling (PLS-SEM) menunjukkan koefisien jalur sebesar 0.794 dan nilai P sebesar 0.000, yang menunjukkan hubungan kuat antara kualitas produk dan perilaku pembelian. Penelitian ini menyoroti pentingnya menjaga kualitas produk yang tinggi untuk meningkatkan kepuasan dan loyalitas pelanggan, serta memposisikan pedagang street food untuk bertahan dalam pasar yang kompetitif. Studi ini memberikan wawasan bagi pedagang street food tentang bagaimana peningkatan kualitas produk dapat meningkatkan retensi pelanggan dan meningkatkan keuntungan.

**Kata Kunci:** Kualitas Produk, Keputusan Pembelian, Street Food, Daifuku Mochi, Kepuasan Pelanggan, Medan, PLS-SEM

**Abstract:** This study explores the impact of product quality on purchasing decisions in the street food sector in Medan, focusing on Daifuku Mochi as a case study. Using a quantitative approach, data were collected via questionnaires distributed to 30 respondents who had previously purchased Daifuku Mochi. The results revealed that product quality significantly influences consumer purchasing decisions, with a positive correlation between higher product quality and the likelihood of repeat purchases. Analysis using Partial Least Squares Structural Equation Modeling (PLS-SEM) showed a path coefficient of 0.794 and a P-value of 0.000, indicating a strong relationship between product quality and purchasing behavior. This research highlights the importance of maintaining high product quality to enhance customer satisfaction and loyalty, positioning street food vendors to thrive in a competitive market. The study provides insights for street food vendors on how improving product quality can lead to higher customer retention and increased profits.

**Keywords:** Product Quality, Purchasing Decisions, Street Food, Daifuku Mochi, Customer Satisfaction, Medan, PLS-SEM

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### A. INTRODUCTION

With the rapid advancement of knowledge and technology, the modern era and globalization of business have brought about a change in lifestyle within the business world, particularly the trend towards consuming ready-to-eat meals. Fast food restaurants have become a popular trend, widely accepted by all segments of society due to their promise of convenience amid the busy lifestyles of today. In this millennium era, with the increase in people's activities, perceived lack of time, growing needs, congested city traffic, office busyness, and even just maintaining family togetherness at home, ready-to-eat food businesses have started using delivery services as a marketing strategy to boost consumer spending.

Street food, or "kaki lima" in Indonesia, is an inseparable part of Indonesian culinary culture. Its easy availability, affordable prices, and diverse flavors make it a popular alternative for many people. Amidst the intense competition among street food vendors, product quality becomes a crucial factor in attracting consumer interest and influencing purchasing decisions.

Product quality is a key determinant in influencing street food purchasing decisions in Medan city. Street food vendors need to understand the factors affecting the desired product quality by consumers and strive to improve their product quality to compete, enhance customer satisfaction, and ultimately increase their profits. This mini research aims to help vendors understand the impact of product quality on purchasing decisions and contribute to the development of the street food industry in Medan.

Daifuku mochi has become increasingly popular outside Japan in recent years, with many bakeries and Asian restaurants offering this delicious treat. Its popularity can be attributed to its unique texture, pleasant sweetness, and various flavors that appeal to global tastes. In Indonesia, daifuku mochi has started to be recognized and enjoyed by many, particularly among Japanese cuisine enthusiasts. Daifuku mochi represents the perfect blend of sweetness, chewy texture, and rich Japanese tradition. From its long history as a symbol of good fortune to its current global popularity, daifuku mochi continues to captivate people around the world with its unforgettable taste.

## **B. LITERATURE REVIEW**

### **1. Product Quality**

Product quality is a concept that refers to the level of excellence of a product in meeting consumer needs and expectations. Product quality can be defined as a product's ability to perform its functions well and satisfy consumers. Product quality is a crucial factor in business. By improving product quality, producers can enhance consumer satisfaction, market competitiveness, and ultimately, the company's profits. For producers, product quality also plays an important role in increasing market competitiveness, customer loyalty, company profits, and corporate image.

### **2. Purchase Decision**

A purchase decision refers to the final buying behavior of consumers, whether individual or household, who purchase goods or services for personal consumption. The purchase decision is the process of selecting and evaluating various alternative options according to interests by choosing one that is considered more advantageous

compared to the others. Additionally, the purchase decision can be understood as an integration process that combines knowledge to evaluate alternative behaviors and select one among those behaviors.

### **3. METHOD**

The research method in this study uses a quantitative approach. The details of the research method used are as follows:

1. **Research Approach:** This study applies a quantitative approach, which is based on concrete data and implemented in research on samples and populations. The data collected are in numerical form and can be statistically analyzed for hypothesis testing purposes.
2. **Data Collection:** Data were collected through surveys or questionnaires designed to measure product quality and purchasing decisions among street food consumers in Medan.
3. **Data Analysis:** The collected data were analyzed using statistical techniques to test the established hypotheses, including examining the relationship between service quality variables and customer loyalty.

### **4. RESULTS & DISCUSSION**

#### **a. Result**

The study found that product quality significantly influences purchasing decisions for street food, specifically Daifuku Mochi, in Medan. The research evaluated the relationship between product quality and purchase decision through quantitative analysis using a questionnaire distributed to respondents. The validity and reliability tests showed that all variables used in the study were valid and reliable, with high scores on loading factor and composite reliability. The hypothesis testing, through partial least squares path modeling (PLS-SEM), indicated a positive and significant effect of product quality on purchasing decisions, with a path coefficient of 0.794 and a P-value of 0.000, confirming that better product quality leads to a higher likelihood of purchase.

#### **b. Discussion**

The findings support the notion that product quality is a key determinant in consumer decision-making when it comes to street food purchases in Medan. Consumers who perceive the Daifuku Mochi as high-quality in terms of taste, texture, and variety are more inclined to buy the product again and recommend it to others. This aligns with previous studies that emphasize the importance of product quality in customer satisfaction and loyalty. As a result, improving the quality of Daifuku Mochi could enhance customer retention and attract new buyers, positioning it favorably in the competitive street food market.

The research highlights the importance of consistently delivering high-quality products to influence positive purchasing decisions, suggesting that street food vendors in Medan should focus on maintaining product excellence to sustain and grow their consumer base.

## 5. CONCLUSION

The research demonstrates that product quality plays a pivotal role in shaping consumer purchasing decisions, particularly in the street food sector in Medan. Consumers are becoming increasingly discerning, expecting not just affordability but also superior taste, texture, and variety. In the case of Daifuku Mochi, the findings reveal that the product's quality significantly impacts whether customers decide to make a repeat purchase or recommend the product to others. This aligns with existing consumer behavior theories, which highlight that high-quality products tend to lead to higher levels of customer satisfaction and brand loyalty.

Furthermore, in a competitive market like street food, where numerous vendors offer similar products, maintaining a distinctive edge through quality is crucial for success. Vendors must continuously improve and ensure consistent quality to retain customer trust and stimulate further purchases. This research reinforces that street food businesses, including Daifuku Mochi, must focus on enhancing product attributes to sustain and grow in a highly competitive industry. Therefore, maintaining product quality not only satisfies immediate customer expectations but also fosters long-term business sustainability by creating repeat customers and generating positive word-of-mouth recommendations.

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## Challenges and Opportunities in Advancing Islamic Economics and Finance in Southeast Asian Countries

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### ABSTRACT

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**Abstrak:** Penelitian ini mengeksplorasi tantangan dan peluang dalam memajukan Ekonomi dan Keuangan Islam di negara-negara Asia Tenggara. Masalah utama yang diidentifikasi adalah kurangnya pemahaman dan kesadaran mengenai prinsip-prinsip ekonomi Islam, serta keterbatasan infrastruktur dan regulasi yang mendukung industri ini. Tujuan penelitian ini adalah untuk merumuskan strategi yang dapat meningkatkan pemahaman dan penerapan ekonomi Islam, serta memperbaiki kerangka regulasi yang mendukung pertumbuhan sektor ini. Metode penelitian melibatkan analisis deskriptif dan pemetaan literatur terkait. Hasil penelitian ini menunjukkan bahwa peluang ekonomi dan keuangan Islam di Asia Tenggara cukup besar, tetapi diperlukan upaya lebih lanjut untuk meningkatkan pemahaman dan infrastruktur yang mendukungnya. Kendala meliputi kurangnya kesadaran dan kurangnya regulasi yang komprehensif.

**Kata Kunci:** *peluang; tantangan; ekonomi dan keuangan Islam, Asia Tenggara.*

**Abstract:** *This research explores the challenges and opportunities in advancing Islamic Economics and Finance in Southeast Asian countries. The main problem identified is the lack of understanding and awareness of Islamic economic principles, as well as limited infrastructure and regulations supporting this industry. The research aims to formulate strategies to enhance understanding and the implementation of Islamic economics, as well as to improve the regulatory framework that supports the sector's growth. The research methodology involves descriptive analysis and a review of relevant literature. The research findings indicate significant economic and financial opportunities in Southeast Asia, but further efforts are required to enhance understanding and the supporting infrastructure. Challenges include the lack of awareness and comprehensive regulations.*

**Keywords:** *opportunities, challenges, Islamic economics and finance, Southeast Asia*

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### A. INTRODUCTION

Islamic economics and finance have become a major focus in recent decades in many countries in Southeast Asia. Countries such as Indonesia, Malaysia and Brunei Darussalam have developed this industry to achieve sustainable economic development goals. However, there are various challenges and opportunities that must be overcome to further mobilize the Islamic economic and financial sector in the region. Islamic Economics and Finance has great potential to contribute to inclusive and sustainable

economic growth in Southeast Asian Countries, which have significant Muslim populations. With sharia-based principles, such as the prohibition of *riba* (interest), risk sharing, and economic justice, this system offers an attractive alternative to conventional financial systems.

However, a number of significant challenges still hamper the development of Islamic economics and finance in the Southeast Asia region. These challenges include: 1) regulations and binding legal regulations, where several countries in Southeast Asia still require improvements in regulations and binding legal frameworks related to Islamic economics and finance, especially Indonesia. Clear regulations and consistency are needed to provide certainty to market players; 2) awareness and sense of belonging, this is related to the understanding or awareness and sense of belonging of the community, especially Muslims, regarding Islamic economics and finance which is still limited. Therefore, greater efforts are needed in educating and increasing public awareness about the principles and benefits of the Islamic economic and financial system; 3) financial infrastructure, in several countries in the Southeast Asia region still need to improve their financial infrastructure to support broader Islamic economic and financial products and services in order to increase individual motivation, satisfaction and productivity in various contexts, such as in the workplace, in community, or in educational institutions; 4) harmonization in financial institutions, this is related to differences in approaches and practices between countries in the Southeast Asia region in developing Islamic economics and finance. Each country in the Southeast Asia region has different definitions and requirements for each Islamic financial product and service, such as *sukuk*, *takaful*, or sharia-based financing. These differences can be confusing for investors and consumers who wish to operate in multiple countries. Therefore, harmonization is needed to increase cooperation and integration of economic and financial systems between countries in the Southeast Asia region.

Among the significant challenges above in the development of Islamic economics and finance in the Southeast Asia region, there are great opportunities that can be exploited so that the potential of Islamic economics and finance can continue to grow and develop globally in countries in the Southeast Asia region, including:

*First*, large market segmentation, where Southeast Asia is the region with the largest Muslim population in the world. The Muslim population in Southeast Asia reaches hundreds of millions of people, with countries such as Indonesia, Malaysia and Brunei Darussalam having the majority of the population being Muslim. In addition, the young age group dominates the Muslim population in the Southeast Asia region, thereby providing great potential for products and services targeted at the younger generation. This will certainly create great opportunities for Islamic economic and financial growth, especially in the banking, insurance and investment sectors to date.

*Second*, sustainable economic growth, with the application of Islamic economic principles, such as the prohibition of usury and ethical investment, can support the sustainable economic growth and development of society in the Southeast Asia region. With varying levels of per capita income across Southeast Asian countries, some countries have high levels of income, in this case Singapore and Brunei Darussalam Darussalam, while others are still in the economic development stage. On the other hand, market segmentation can be carried out based on income level to adapt sharia products or services by making classifications based on market capabilities and needs.

*Third*, product and service innovation, this will open up space for Islamic economic and financial institutions/institutions to innovate the products and services they offer, such as sukuk, takaful and sharia-based financing by utilizing technology and social media. The use of technology and social media is very high in Southeast Asia, which allows the application of Islamic economics and finance to target each consumer more effectively. Additionally, the use of digital platforms and social media to promote products and services to Muslim consumers will be a significant opportunity.

Fourth, partnerships and foreign investment, where several countries in Southeast Asia have developed strong Islamic economic and financial infrastructure, such as the establishment of sharia financial institutions, regulations in accordance with Islamic principles, and stock exchanges that support trading in sukuk and other Islamic financial instruments. . Besides that, several Southeast Asian countries, such as Indonesia and Malaysia, are developing large infrastructure projects. Foreign investors can participate in funding infrastructure projects held by the government. This will of course establish partnerships and cooperation with countries and international institutions in the development of Islamic finance which will create opportunities for foreign investors to collaborate with local stakeholders. When it comes to attracting foreign investors, it is crucial for Southeast Asian countries to promote investment-friendly regulations, provide attractive fiscal incentives, and facilitate access to Islamic financial markets. Apart from that, it is necessary to build an inclusive business ecosystem and support the growth of a more inclusive Islamic finance industry.

*Fifth*, human resource development, by investing in training and development as well as competent management of human resources in the fields of Islamic economics and finance can advance the Islamic economic and financial sector in the Southeast Asia region. Investment in human resource training and development can improve the skills and qualifications of the workforce in the Islamic economic and financial industry. This includes formal college education, professional training, and Islamic finance certification. Training and certification programs in Islamic finance, such as Certified Islamic Finance Professional (CIFP) or Certified Sharia Advisor and Auditor (CSAA), have become important in workforce development. Increasing human resources in Islamic economics and finance will help maintain relations with the international community which is increasingly focused on Islamic financial and economic issues in the Southeast Asia region.

In order to overcome these challenges and take advantage of opportunities, collaboration between government, the private sector and academics is very important as the main axis of change for the better. In addition, an inclusive and sustainable approach will help promote Islamic economics and finance in the Southeast Asia region, which in turn will provide benefits for economic growth and prosperity for all communities.

## **B. LITERATURE REVIEW**

One of the main challenges in developing Islamic economics and finance in Southeast Asia is creating a regulatory framework that is consistent with Islamic principles. Some countries have made significant progress in this regard, but there are still uncertainties and inconsistencies in some areas. This is related to the opinion

expressed by Siddiqui, MN (2016) in "Islamic Banking and Finance in South-East Asia: Its Development and Future".

Besides that, Ahmad, AUF, & Hassounah, I. (2017), in "Islamic Finance: Performance and Efficiency", stated that it would feel more inclusive if it combined the existence and development of investment in human resource development with a deep understanding of economics and Islamic finance. In some countries, there is a shortage of trained workers in this field. Apart from that, there is still a big opportunity to increase financial inclusion through Islamic economics and finance, where the available products and services are inadequate and unable to provide easier access to help expand the reach of this sector.

The Southeast Asian region has the potential to integrate more closely with the global Islamic financial market, both in terms of sukuk issuance, foreign investment, or collaboration between Islamic financial institutions as well as the direction of development of Islamic economics and finance that can bring positive social and ethical impacts, such as better income distribution, fairer and more sustainable investment. The challenges in measuring and ascertaining these impacts need to be considered. This is in line with what Chapra, MU (2008) said. In "The Islamic Vision of Development in the Light of Maqasid al-Shari'ah".

### **C. METHOD**

In conducting research using the literature review method. The literature review method is a relevant and important approach in exploring challenges and opportunities in advancing Islamic economics and finance in Southeast Asian countries. In carrying out this literature review method, researchers will evaluate, analyze and synthesize existing research and literature on the topic What is meant is. The following are the steps that researchers take in implementing the literature review method:

1. Identify Research Objectives

Clearly define the research objectives of the literature review, by identifying the main challenges, opportunities and trends in Islamic economics and finance in Southeast Asia.

2. Identify Literary Sources

By using academic databases, digital libraries, and other information sources to search for relevant literature via Google Scholar using keywords that match the topics "Islamic finance in Southeast Asia," "Challenges in Islamic banking," and "Opportunities in Islamic economics. "

3. Selection of Literary Sources

Carry out classification by sorting and selecting the most relevant and high quality literature, including scientific articles, research reports, books, theses and other documents that have relevance according to the topic in question.

4. Literature Analysis

Carefully read and review each literature source that has been selected and then identify it according to the main themes, findings and concepts that emerge from each literature.

5. Data Organization

Organizing the data and findings that have been obtained from the summarized literature review. Then grouped according to the data related to the context of the challenges and opportunities found.

6. Analysis and synthesis

Carry out analysis and synthesis of the literature to be researched, then compare findings from various sources, find patterns, similarities and differences in approaches to the challenges and opportunities referred to in the research topic.

7. Identify Knowledge Gaps

Identify any gaps in knowledge in the literature that has been researched. In this case, emphasis will be placed on the results of the findings which can be the basis for asking more in-depth research questions.

8. Conclusion

Draw conclusions from the literature review by summarizing each major finding, identifying key challenges, and opportunities for further research.

## D. RESULTS & DISCUSSION

### 1. Challenges in Advancing Islamic Economics and Finance

The challenge in advancing Islamic economics and finance in the Southeast Asia region is an important and complex issue. The following are some of the results of a literature review related to challenges in Islamic economics and finance advocacy:

#### a. Legal and Regulatory Compliance

Several countries in Southeast Asia still face challenges in creating regulatory frameworks that are consistent with Islamic principles. Inconsistency and uncertainty in regulations can hinder the growth of the Islamic financial sector.

The following are several literature reviews related to challenges in the suitability of laws and regulations in Islamic economics and finance in Southeast Asia:

#### 1) Challenges in Harmonizing Sharia Regulations

One of the main challenges in developing Islamic economics and finance in Southeast Asia is ensuring harmonization of national laws and regulations with sharia principles. This difficulty includes the difficulty of determining guidelines and standards that are consistent with Islamic principles as stated in the research results expressed by Iqbal, Z., & Mirakhor, A. (2012) in "An Introduction to Islamic Finance: Theory and Practice" and Cihak, M., & Hesse, H. (2008) in "Islamic Banks and Financial Stability: An Empirical Analysis".

#### 2) Inconsistencies in the Implementation of Sharia Regulations

In some cases, there are inconsistencies in the implementation of sharia regulations in Southeast Asian countries. This can create uncertainty and imperfection in the Islamic financial system based on research by Abduh, M., & Omar, MA (2012) in "Islamic Banking and Economic Growth: The Indonesian Experience" and Sarea, AM (2016) in "The Islamic

Banking System and Economic Growth: Empirical Evidence from the GCC Countries”.

3) **Uncertainty in Global Sharia Regulations**

Uncertainty in global sharia regulations could also affect Islamic economics and finance in Southeast Asia. For example, changes in the global view of sharia or lack of clarity in sharia fatwas can create uncertainty as stated by El-Gamal, MA (2006) in "Islamic Finance: Law, Economics, and Practice" and Wilson, R. (2008) in "Islamic Finance in the Global Economy”.

**b. Lack of Trained Labor**

In several countries in Southeast Asia there is still a shortage of workers trained in the fields of Islamic economics and finance. This is an important point regarding increased investment in human resource development needed to overcome this shortage.

The following are several literature reviews related to the shortage of trained workers in the field of Islamic economics and finance.

1) **Lack of Trained Human Resources in Islamic Economics and Finance**

The shortage of trained workers in the field of Islamic economics and finance is a problem that has been identified in various Southeast Asian countries and remains a challenge and obstacle in the development of this sector. This is as stated by El-Zoghbi, M. (2016) in "Building a Skilled and Inclusive Workforce for Islamic Finance".

2) **Education and Training in Islamic Finance**

Efforts to address the shortage of trained labor include investing in education and training programs focused on Islamic finance. However, a number of challenges still need to be overcome as stated by Haneef, MA (2009) in "Challenges in Islamic Finance Education and Research" and Hassounah, I., & Al-Jarrah, IM (2017) in "Islamic Finance: Performance and Efficiency" .

3) **Development of a Competent Sharia Workforce**

The quality and competence of the sharia workforce is very important. To overcome deficiencies, developing professionalism and competence in the field of sharia needs to be a focus as expressed by Ghazali, AH, & Zain, MNM (2017) in "The Influence of Islamic Values on Knowledge Sharing Behavior among Academicians".

**c. Financial Inclusion Challenges**

Although there is great potential in financial inclusion through Islamic economics and finance, several challenges still arise in terms of developing products and services that meet the needs of underprivileged communities.

The following are several literature reviews related to the challenges of Islamic financial inclusion in the Southeast Asia region:

1) **Challenges in Developing Compliant Products and Services**

One of the main challenges in achieving Islamic financial inclusion is the development of products and services that comply with sharia principles

and meet the needs of underprivileged communities. This is in line with the opinion expressed by Hasan, Z., & Dridi, J. (2010) in "The Effects of the Global Crises on Islamic and Conventional Banks: A Comparative Study".

## 2) Access Inequality

Another challenge is the unequal access to Islamic financial services among various segments of society. This inequality can create economic injustice as stated by Demirgüç-Kunt, A., Klapper, L., Singer, D., & Van Oudheusden, P. (2015) in "The Global Findex Database 2014: Measuring Financial Inclusion around the World . World Bank Policy".

## 3) Regulation and Supervision

The challenges of regulation and supervision that are consistent with sharia principles can influence the development of Islamic financial inclusion. This is based on what was conveyed by El-Gamal, MA (2006) in "Islamic Finance: Law, Economics, and Practice".

## 2. Opportunities in Advancing Islamic Economics and Finance

### a. Growth of the Islamic Financial Sector

The Islamic finance sector in Southeast Asia continues to grow. Foreign investments and partnerships with international institutions have helped in expanding the Islamic finance market in the region.

The following are several literature reviews related to the growth of the Islamic financial sector in the Southeast Asia region:

#### 1) Asset Growth and Islamic Financial Markets

Since the early 2000s, the Islamic finance sector in Southeast Asia has experienced significant growth. The assets of Islamic banks and Islamic financial markets have grown rapidly. This is in line with the results of research presented by Karim, RAA, & Tarazi, W. (2018) in "Islamic Banking and Financial Inclusion: The Role of Religious Permissibility".

#### 2) The Role of Fintech in the Growth of Islamic Finance

The development of financial technology (fintech) has supported the growth of the Islamic financial sector in Southeast Asia. Innovations in sharia financial products and services have expanded access and participation as per the results of research conducted by Abduh, M., & Omar, MA (2019) in "Fintech, Islamic Finance, and Financial Inclusion In Handbook of Blockchain, Digital Finance, and Inclusion".

#### 3) The Role of the State in Supporting the Islamic Financial Sector

Many governments in Southeast Asia have taken steps to support the growth of the Islamic financial sector through fiscal incentives, supportive regulations, and the creation of Islamic financial institutions. This is based on the results of research presented by Mokhtar, HS, & Abdullah, NI (2019) in "The Role of Government in Promoting the Development of Islamic Banking and Finance: A Cross-Country Analysis".

### b. Product and Service Innovation



Innovations in Islamic financial products and services have created opportunities for the development of this sector. Fintech and financial technology have made a positive contribution in advancing this sector.

The following are several literature reviews related to Islamic financial product and service innovation in the Southeast Asia region:

1) The Role of Fintech in Islamic Financial Innovation

Innovation in Islamic financial products and services in Southeast Asia has been driven by developments in fintech. Digital platforms and financial technology have enabled wider product offerings and easier access for the public as stated in the results of research conducted by El-Gamal, MA (2020) in "Islamic Fintech: Opportunities, Challenges, and Future Directions".

2) Sharia Microfinance Products and Services

Innovation in sharia microfinance products has supported financial inclusion in the Southeast Asia region. This product focuses on community empowerment based on sharia principles. This is based on the research results of Sarker, MAA, & Rahman, MM (2018) in "Islamic Microfinance and Poverty Alleviation: A Review".

3) Sharia Sukuk Issuance

Through the issuance of sharia sukuk as a financing instrument, it has become a significant innovation in Southeast Asia. This progress allows companies and governments to obtain funds according to sharia principles, as stated by Oseni, UA, & Zulkhibri, M. (2018) in "A Comprehensive Review of the Sukuk and Islamic Capital Markets".

c. **Social and Ethical Impact**

Islamic finance can have a positive impact in terms of fairer income distribution and sustainable investment. This creates opportunities to shape a more just and sustainable society.

The following are several literature reviews related to the social and ethical impact of Islamic finance in the Southeast Asia region:

1) Positive Social Impact

Islamic finance in Southeast Asia has created a positive impact on financial inclusion, especially among underprivileged communities. Islamic finance principles that encourage risk sharing and fairness have helped reduce financial inequality, as stated by Hasan, Z. (2014) in "Challenges of Implementing Islamic Finance: An Exploratory Study".

2) Ethics and Sharia Compliance

Islamic finance in Southeast Asia is known for the ethical principles and sharia compliance that govern its operations. This has given confidence to customers who care about ethical values in finance. This statement is in line with that of Wilson, R. (2018) in "Islamic Ethics of Life: Aborted Life and Surrogacy in the Age of Assisted Reproductive Technologies".

3) Economic Empowerment: Islamic finance in Southeast Asia has also made a significant contribution to local economic empowerment. Sharia financing programs, including sharia microfinance, have helped small

and medium entrepreneurs to develop businesses as stated by Karim, RAA, & Tarazi, W. (2018) in "Islamic Banking and Financial Inclusion: The Role of Religious Permissibility".

Based on the results of several literature reviews above, it shows that Islamic economics and finance in Southeast Asia are currently still facing challenges in terms of regulation, shortage of trained workers and financial inclusion. However, significant opportunities exist in the growth of the Islamic financial sector, product and service innovation, as well as positive impacts on society and the environment. It is still very possible for the Islamic economy and finance to grow and develop in the Southeast Asia region.

The development of Islamic finance in Southeast Asia can support economic growth, financial inclusion and sustainable development. Besides that, investing in human resource development with a deep understanding of Islamic economics and finance is very important to overcome several challenges faced in the future.

## **E. CONCLUSION**

The Islamic finance sector in Southeast Asia has great potential to advance the economy, alleviate poverty, and provide financial solutions that comply with sharia principles. However, to reach its potential, it needs to overcome various challenges, such as consistent regulation, human resource development and greater financial inclusion. With constant innovation and commitment to business ethics and sustainability, the Islamic finance sector in the region has a bright future.

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## Online Shopping Business Ethics in Sharia Maqasid

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### ABSTRAK

**Abstrak:** Bisnis online menjadi usaha yang paling banyak dijalankan para pelaku usaha dimana pembeli dan penjual tidak bertemu langsung. Sering terjadi permasalahan antara pembeli dengan produk yang diterimanya, keterlambatan pengiriman dan permasalahan lainnya. Tujuan penelitian ini untuk melihat bagaimana bisnis online dapat dilakukan sesuai Syariat Islam meliputi semua ketentuan, baik yang dijelaskan melalui ketentuan langsung dari Al-Quran dan Sunnah maupun ketentuan-ketentuan yang digali dari dalil-dalil lainnya. Penelitian ini menggunakan studi literatur yang diambil dari berbagai sumber yang relevan. Dengan penerapan maqashid syariah dalam menjalankan bisnis online agar tidak terjadi pertentangan dan permasalahan antara pembeli dan penjual. Maqashid syariah adalah tujuan-tujuan syariat dan rahasia yang dimaksudkan Allah dalam setiap hukum dari keseluruhan hukum-Nya untuk dapat dijalankan dalam bisnis online. Dengan menjalankan syariah islam dalam bisnis online maka suatu bisnis telah menerapkan maqashid syariah maka bisnis online diperbolehkan dengan dasar untuk memenuhi kebutuhan. Belanja online memberikan kemudahan dan kebermanfaatn bagi umat.

**Kata Kunci:** *Al-Qur'an; Al-Hadist; Hukum Syaria; maqashid syariah.*

**Abstract:** Online business is the most widely run business by business people where buyers and sellers do not meet directly. There are often problems between buyers and the products they receive, delivery delays and other problems. The purpose of this study is to see how online business can be carried out in accordance with Islamic Sharia covering all provisions, both those explained through direct provisions from the Quran and Sunnah as well as provisions extracted from other postulates. This research uses literature studies taken from various relevant sources. With the application of sharia maqashid in running an online business there are no conflicts and problems between buyers and sellers. Maqashid sharia is the purpose of sharia and the secret that Allah intends in every law of His entire law to be carried out in online business. By running Islamic sharia in online business, a business has implemented sharia maqashid, so online business is allowed based on meeting needs. Online shopping provides convenience and benefits for people.

**Keywords:** *Qur'an; Al-Hadith; Sharia Law; maqashid sharia*

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### A. INTRODUCTION

Islam is a perfect religion, setting clear rules for its adherents. Islam has its origin in two laws that cannot be changed and replaced by anything, namely the Qur'an and the Sunnah. With these two sources, Muslims refer to every activity and problem that occurs in life. The Quran and sunnah are the guidelines for the life of Muslims which contain three elements aqidah, sharia,

and morals. . Islam is a complete guide to life, it has provided guidelines and rules for every level of society (Soemitra, 2008).

Sharia in its broadest sense includes all provisions, both those explained through the provisions of the direct postulates of the Qur'an and the Sunnah of the Messenger and provisions extracted from other postulates. In a narrow sense, sharia is limited to legal provisions that have a firm and definite proposition, contained in the Book and Sunnah that are shahih or stipulated by Ijma'. (Ahmad Zaki Yamani, 1977). Sharia law has a strong link to fiqh. Sharia is the source or foundation of fiqh and fiqh is a provision that explains how to understand sharia itself. So it is often said to be Sharia law or fiqh. Understanding Islamic Sharia is understanding the nature of Islam itself. By understanding the Islamic Sharia will know how Allah sets rules and to enforce them (Rohidin, 2016).

Sharia law is the provision of implementing Sharia law. Sharia law is categorized as a nash-nash of revelation derived from the Qur'an as well as the sunnah itself. Understanding nash-nash sometimes requires thought and sometimes it can be understood directly. The result of this understanding is formulated as Shar'i law formulated with ra'yu that remains related to revelation formulated systematically, such as through istihsan and mashlahat mursalat or paying attention to the customs of many people who do not contradict the general principles of revelation so as to achieve maqashid sharia. With the implementation of maqashid sharia in the life of mankind as a servant of Allah, the overall shari'i law that has been established aims to become a law that can be used by the ummah in dealing with any changes that occur in the life of the behavior of an increasingly diverse and advanced society. Like the current digital era where people in general are accustomed to online shopping.

Online shop is a must that is currently done even more routinely than offline shopping for fashion products. This condition requires the existence of rules from sharia law so that the activities carried out do not deviate from the legal provisions set by both the seller and the buyer. Consumers will prefer to shop *online*, because consumers feel the comfort and pleasure of getting products / services at low prices despite the risks..(Jufrizen et al., 2020). The problem that often occurs in online shopping is the mismatch of the products ordered with those received by consumers, both colors, shapes, sizes, even sometimes the products sent are not ordered products which often harm buyers. This is certainly contrary to sharia principles where buying and selling carried out must have elements of willingness of buyers and sellers. With so many problems in buying and selling online, it is a problem that needs to be raised to be solved in this paper.

## **B. LITERATURE REVIEW**

Maqashid sharia is a form of the existence of laws that Allah subhanawata'ala has ordained for every human being to implement. Maqashid sharia indicates the existence of the purposes of sharia and secrets set by Allah in every law of all the laws of Allah. Wahbah al-Zuhaili (1986:1017) define

*maqashid shari'ah* by the meanings and purposes maintained by shari'ah in all its laws or most of its laws, or the ultimate goal of the Shari'ah and the secrets laid by the Shari'a on each of its laws (Shidiq, 1970). Maqshid syariah established as a law that applies to overcome the problems faced by humans as a whole. Maqashid is established by means of; 1) see what explicit expressions are commands and what are forbidden; 2) see clearly what the orders and prohibitions mean; 3) see clearly the intent of his actions; 4) Establish sections towards prohibitions or orders when the information of sharia has not been determined. *Maqashid* is plural of the word *maqsud* which means demand, intention or purpose (Nasrullah Kartika MR & Noor, 2014). *Sharia* is a policy (*wisdom*) and the achievement of protection for everyone in the life of this world and the hereafter. The meaning of *maqashid al-sharia* in terms is *al-ma'aani allati syuri'at laha al-ahkam* which means values that are the purpose of establishing law (Betawi, 2019).

Classical scholars, such as Al Shatibi, set the maqashid levels of *sharia* to be *al maqashid dharuriyat*, *al maqashid hajiyyat* and *al maqashid tahsiniyat*. *Al maqashid dharuriyat* places more emphasis on the maintenance of primary needs. If this need is not met, it can threaten the safety of the world and the hereafter. At this level, there are five safeguards, namely the care of religion (*hifz ad diin*), the care of the soul (*hifz an nafs*), the care of the mind (*hifz al 'aql*), the care of offspring (*hifz an nasl*), and the care of property (*hifz al maal*).

Maqashid sharia becomes a tool to find out the understanding of legal verses and hadiths. Understanding it will make it easier to learn the laws of sharia in Usul Fiqh. Sharia maqashid is very important in studying and setting rules in Islamic economics. Sharia maqashid is a corridor in running an online business that is shown by sharia-compliant business ethics.

Business is an action that many individuals and groups carry out from the past to the digital era. Business is an activity that plays a very important role in meeting the needs of every human being. As Muslims, we have shown examples in doing business that can be used as examples of good business ethics, from Rasulullah Muhammad SAW. Nabi Muhammad SAW is highly trusted by the Makkah community because of his honesty and the behavior of the prophet Muhammad can be a role model in running a business. (Hardiati, 2021), namely: 1) honest; 2) fair; 3) friendly; 4) capable; 5) happy to help customers; 6) safeguarding consumer rights and; 7) Not demonize other people's businesses.

Exemplified behavior or character Rasulullah is the behavior on which Muslims conduct business. The character exemplified becomes an example based on clear propositions; 1) Honesty must be possessed by every business person based on hadith Nabi narrated by Ibn Majah, "*It is not permissible for a Muslim to sell a disgraceful thing unless he explains his disgrace*". 2) It is fair that business people in treating every buyer or consumer are treated equally. 3) friendliness that giving hospitality to buyers is based on the words of the Prophet "*Allah has mercy on a person who is friendly and tolerant in doing business*" (H.R. Al Bukhari). 4) Cakap that business people must have the ability to what they sell, according to the words of the prophet . Rasulullah SAW,

*"The best work is buying and selling in accordance with the Shari'a and one's work with one's own hands"* (H.R. Ahmad and At Tabrani). 5) Happy to help customers that every businessman is happy to help his buyers, not only to make a profit but like to help or be *ta'awun* (help each other. 6) maintain consumer rights that sellers should not influence consumers on what they want to buy but give freedom In buying, according to the word Rasulullah *Both parties to a trade transaction reserve the right to cancel the transaction as long as they have not separated. If they tell the truth and explain things clearly, their transaction will get a blessing. But if they hide something and lie, the blessings that are in their transactions will be erased"* (H.R. Al Bukhari), 7) It is not demonizing other people's businesses that sellers are forbidden to demonize other businesses in order to prevent people from buying business by day, said Rasulullah who meant *"Let not one of you sell with the intention of demonizing what others sell"* (Muttafaq 'Alaih)

The growth of trust starts from the involvement of sellers to consumers. Involvement is defined by providing wholehearted service, being honest, fair, friendly, capable and happy to help customers. While safeguarding consumer rights and not demonizing business competitors is a code of ethics that the Prophet always maintains in order to support the growth of trust from consumers, business partners and the community. Accelerating the growth of consumer trust is a process determined by self-quality (professionalism) and commitment in upholding ethical and moral values (Antonio, 2010).

Sale and purchase is an agreement to exchange objects or goods that have a happy value between the two parties, one receives the objects and the other party accepts them in accordance with the agreement or provisions that have been allowed by sharia 'and agreed. The pillars of buying and selling are: 1) There are sellers and buyers who both must be reasonable, of their own volition, adults / puberty and not mubadzir or not being extravagant. 2) There are goods or services that are bought and sold and exchanger goods such as money, gold dinars, silver dirhams, goods or services. For items that are not visible because maybe elsewhere the name is greeting. 3) There is *ijab qabul* i.e. is a transaction greeting between the one who sells and the one who buys (seller and buyer) (Nur fitria, 2017). The pillars of buying and selling are: a. There is a Seller: b. There is a Buyer; c. There is money; d. There are goods; e. *ljab kabul* (handover) between seller and buyer (Mujiatun, 2013). Furthermore, *Bay' al-salam and Bay'al-istihsna'* became the most popular buying and selling contracts where a person could buy the goods he wanted to buy with installments or cash and had first established an agreement to be obeyed together. This agreement supports problems in online shopping (Hasanah, 2018)

Online shopping is the most frequent activity done by individuals today. Online shopping provides convenience for everyone so that it is more routine to do it. In sharia law, online purchases or online purchase decisions are legally permissible by following rules that do not conflict with sharia law. Online shopping or making purchasing decisions online is the action of individuals or consumers to decide to buy products or goods needed in the online market.



Online purchasing decisions are part of consumer behavior Consumer behavior is the study of how individuals, groups, and organizations choose, buy, use, and how goods, services, ideas or experiences to satisfy their needs and desires (Kotler & Armstrong, 2012).

### C. METHOD

This research method uses descriptive research methods. Descriptive research is intended to be a type of research that aims to present a complete picture of a social condition or is intended for exploration and clarification regarding a phenomenon. The source of research data is taken from library research consisting of Qur'anic tafsir, Shahih Hadith, scholarly opinions, google scholar indexed journal literature, and indexed international journals. Furthermore, the data cited in the review, then analyzed and interpreted for the results and Novalty of this study.

### D. RESULT & DISCUSSION

Shopping is an activity that involves sellers and buyers. Buying and selling according to language means exchanging something for something, while according to shari'i it means exchanging property for treasure according to certain ways. Prophet Muhammad (peace be upon him) said which means:

*"of Rifa'ah (r.a) that the Prophet Muhammad SAW (peace be upon him) was asked: "What is the best search?". He answered, "He who works with his hands, and every trade is clean." (H.R. Al-Bazar and endorsed by Hakim).*

Online shopping or online purchasing decisions are activities that can be done. The foundation of postulate is something that is familiar to a society because it has become a habit and blends with their lives either in the form of deeds or words. Online purchase decisions may be based on:

Something that is familiar to a society because it has become a habit and blends into their lives either in the form of deeds or words"

In Q.S. Al Baqaroh (2/275) Allah affirms that: *"...Allah justifies buying and selling and forbids usury..."*. The interesting thing about the verse is that there is a prohibition of *riba* which is preceded by the legalization of buying and selling, provided that as long as it is done correctly in accordance with the guidance of Islamic teachings. Furthermore, in Q.S. Annisa (4/29) it is intended that believers, do not eat wealth in a vanity way among you, but Allah allows seeking wealth through commerce, where the business gives rise to willingness to buy and sell each other in business. Indeed, Allah is merciful to His servants.

From the verses of the Qur'an si above are verses that support human activities in conducting trade or buying and selling that still have a good impact (*maslahah*) for all parties. *Maslahah* or goodness can be formed from *the maqashid of sharia*. In maintaining the *maqashid of sharia* and fulfilling the *maslahah* when trading, the trade must be in accordance with the rules in Islam, as exemplified by the Holy Prophetsa in every act of trading. In the hadith it is stated:

*"Honest and trustworthy merchants will be raised up with the Prophets, the shiddiqs and the martyrs"*. (HR Tirmidzi).

The above hadith explains that when an honest and trusted merchant or businessman will be resurrected with the Prophets, trusted people and martyrs. If we see, honest and trusted traders, of course, do not want to deceive their consumers and this will provide good (*maslahah*) for all parties. (Purnama, 2021)

Later in the hadith narrated by Bukhari and Muslim, Rasulullah said: Sellers and buyers are given the opportunity to think while they have not separated. If they are honest and make an explanation of the goods being sold, they will get blessings in their trade. If they deceive and keep secret about what should be explained about the goods being bought and sold, then the blessing is erased. (Bukhari & Muslim, 2020)

In the terms of scholars, *maqashid sharia* is the goal that is the target of *nash* and particular laws to be realized in human life, both in the form of commandments, prohibitions and *mubah*. For individuals, families, pilgrims and people (Qardawi, 2007). Based on the above postulates it is intended for offline transactions. Now what about online transactions in this day and age? When we talk about online business, there are many kinds and types. However, broadly speaking, it can be interpreted as *buying and selling goods and services through electronic media, especially through the internet or online*. E-commerce is one of the transaction mechanisms that uses electronic communication networks such as the internet used by both developed and developing countries, so that its activities can no longer be limited by geographical restrictions and can increase the efficiency and speed of business administration. (Wulandari et al., 2017). One example is the sale of products/goods online via the internet such as Lazada, Tokopedia, Buka Lapak, Blibli, Elevania, Shopee etc. In this business, support and service to consumers using certain sites or websites via laptops or computers; Or applications that can be downloaded from gadgets or mobile phones via Playstore.

The law on online purchases is stipulated in MUI Decree No. 146 of 2021 concerning online shops based on sharia principles. The National Sharia Council-MUI has issued fatwas in conducting online buying and selling in accordance with sharia law: 1) the existence of a firm and clear sale and purchase contract and understood by the party implementing the contract; 2) the existence of *ijab* (proof of delivery of goods) when the seller offers his product on the online market; 3) *Qabul* (proof of goods offered by the seller), received by the buyer (check out); 4) *ijab qabul* (delivery of goods from seller to buyer) is carried out in a contract assembly in an online store platform, such as making orders in ecommerce applications; 5) Sellers must not violate sharia rules in offering their goods, such as describing products that are not in accordance with actual conditions (*tadlis*) or excessive in explaining the conditions or advantages of their products (*tanajusy /najsy*) and making false *tetimoni* (*ghisysy*); 6) Furthermore, the seller must explain clearly about the criteria for the goods sold, the price (*tsaman*), delivery time and the fees charged for shipping costs.(DSN-MUI, 2021)

By conducting business ethics in accordance with the provisions set by sharia, online shopping activities are allowed. Such as having an honest nature by showing the shortcomings and advantages of the products sold, being honest about the quality and number of existing products (Ruslang, 2021). But when problems occur, the problems must be resolved so that the business carried out does not contradict sharia. The existence of an online business will make it easier for buyers to meet their needs. Online business provides a lot of convenience, time efficiency can make transactions anytime and anywhere. Based on maqashid syariah online shopping is allowed, shopping is done in order to meet the needs of self and family. Fulfilled needs and not behaving consumptively so that it will provide blessings in life.

Prosperity in Islamic economic principles must be able to realize the goals of sharia, known as *maqashid sharia*, which includes safeguarding the five elements of life, namely the protection of religion, soul, reason, offspring and property. The fulfillment of these five elements will have an impact called *maslahah* (Jauhar & (Kuwais), 2009). Sharia maqashid is the basis for developing the Islamic economy. With the implementation of an economy guided by the application of sharia maqashid, welfare will be realized for every human being and the environment, the balance of wealth and property in the community as well as in individuals and families.

## E. CONCLUSION

Maqashid sharia is established as the law that applies to overcome the problems faced by humans as a whole. The existence of sharia Maqashid will be a law that restricts online business activities in accordance with the laws that have been established and explained in detail by the Indonesian ulema mahelis institution in shopping rules. The law of online purchases is stipulated in MUI Decree No. 146 of 2021 concerning online shops based on sharia principles. Furthermore, online shopping must be carried out by prioritizing business ethics that will support the occurrence of sharia-compliant online business. The achievement of an online business that implements sharia maqashid will provide blessings in the business of both sellers and buyers.

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## Implications of Income Tax and Professional Zakat in the State Economy: Approaches Theoretical and Applicative in Indonesia

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### ABSTRAK

**Abstract:** *Various pros and cons among the public about the implications of taxes and zakat are necessary to notice related operational as well as policy payments, especially in Indonesia. The reason for this is that if a Muslim wants to pay zakat, he or she will be burdened twice: first by paying taxes in accordance with the law, and then by paying zakat in accordance with Islamic teachings. Research Methods This is a study of descriptive and qualitative Where researchers describe results that have been researched, Method objectives: This is to give illustrations, explanations, and validation to object research. Tax purposes are in line with the objective tax that aims to reach community welfare. Zakat paid will reduce the amount of taxes, either as stimulation government or as form of support government, to lighten up people who want to pay tax. Zakat is not a state income will, but zakat has an impact on the economy of a country. In Indonesia itself, there is no zakat. Zakat can neither be a source of income nor a source of expenditure because it is managed in a way independently by the private parties without a mixed-hand government, though the government has validated several institutions for managing zakat.*

**Keywords:** *Zakat; Tax; Economy*

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### A. INTRODUCTION

Tax and Zakat are two terms that are very closely related in activity fulfillment obligations, neither patriotic nor religious. Both of them, good tax and zakat, have the same goal, which is to solve the problem of the economy, as well as have been arranged in management to achieve their objectives, i.e., deposit payments to institutions that have been determined by the government. However, two polls This is not worn by everyone and is subject to minimum limits for wearable obligations, such as paying taxes and zakat. The minimum limit term on tax is known as non-taxable income (PTKP), meanwhile. For zakat, there is a minimum imposition limit called Nishab (Huda, 2018).

Various pros and cons among the public about the implications of taxes and zakat are necessary, as are related operational as well as policy payments, especially in Indonesia (Hadiyati, 2019). The reason for this is that if a Muslim wants to pay zakat, he or she will be burdened twice: first by paying taxes in

accordance with the law, and then by paying zakat in accordance with Islamic teachings. Zakat and taxes in a way side by side as part of a system of state finances that can be used to reach benefit together, as aspired to in the 1945 Constitution of the Republic of Indonesia.

Directorate The Tax General (DJP) followed up with the emit Regulation Director Tax General Number PER-33/PJ/2011, which is applicable since November 11, 2011, which established 20 agencies and institutions zakat recipients in nature obligatory and acceptable deductions from income gross. The established body or institution as the recipient of zakat or donation covers one National Amil Zakat Agency, 15 Amil Zakat Institutions (LAZ), three Amil Zakat, Infaq, and Shaaqah Institutions (LAZ), and one Indonesian Christian religious contribution institution. With he took it out the expected public rules Can be used as one-time relief taxes and more. Can give understanding to must tax that taxes and zakat are You're welcome mandatory obligations \_ fulfilled (Afriyandi, 2014)

As Law No. 38 of 1999 concerning Zakat Management and Law No. 17 of 2000 (as a change from Law No. 7 of 1983 regarding Income Tax), the first step is to synergize zakat with tax.

Although the government has a policy about tax reduction, in fact the public must tax. Still, many haven't utilized this relief, and not yet many are aware of the implications of taxes and zakat. So, it becomes interesting to understand how zakat and taxes, side by side, are not inseparable in the system of state finances, will have implications for the economy of a country.

## **B. LITERATURE REVIEW**

### **Taxes and zakat**

Zakat is the third of the five pillars of Islam. Zakat is a mandatory act of worship for all Muslims that is issued and given to the group (Afriyandi, 2014). Zakat is closely related to the treasure thing that already reaches the limit (nisab) and is deep time (haul) that has been determined (Sholawati et al., 2022). Zakat is part of the treasure of certain possessions that a Muslim has with certain conditions that Allah requires the owner to give to the right person. The hope is that Zakat will be able to do it and purify the soul of the owner from characteristic stinginess and mean expect kindness as well as blessings and blessings of Allah SWT.

Zakat is one of the forms of worship that can help build well-being. With zakat, Muslims are able and lack the bias to receive assistance and relief from the burdens that burden their lives. With zakat, people can prosper their lives to be independent and prosperous people.

Meanwhile, taxes are fees withdrawn from the people by the towing of mandatory taxes given to the country for finance, expenditure, and interest in general (Ridwan, 2016). Taxes in nature can be forced, that is, those who are not obedient to pay tax can wear penalties certain (Akhadi, 2023)

*Adh-dharibah*, or *al-Maks*, is a designation tax in Islam that is levied on the people by the pullers tax. Taxes are also known as additional (tathawwu' ) share Muslims after zakat is collected in a way mandatory by the state to besides jizyah and kharaj and different its nature and characteristics with tax (tax) according to theory non-Islamic economy. Enforcement tax in Islam is a must that is fair and harmonious with Islamic values as well as used for greater interests (masalahah). big (Haravik, 2017).

Tax law in Indonesia is based on the philosophy of Pancasila and the 1945 Constitution of the Republic of Indonesia (UUD NRI 1945), which upholds the rights of the citizen and puts obligation taxation as obligation statehood. Article 1 of the Law Republic of Indonesia Number 28 of 2007 concerning Change Third on Constitution Number 6 of 1983 concerning General Provisions and Tax Procedures (UU KUP) explains that tax is a contribution must to the state owed by private individuals or bodies in nature force based on Constitution with no get rewards in a way directly and use for state needs for as much as possible prosperity of the people. Taxation is the primary source of state revenue. Without taxes, some big activities in difficult countries can be implemented. The use of tax money covers everything from shopping for employees until financing various project developments. Construction of facilities like streets, bridges, schools, homes, hospitals, health centers, and offices is financed by using the money that comes from taxes (Haravik, 2017).

## **Types of Taxes and Zakat**

### **Tax type**

Tax types are differentiated into two categories: tax central and tax area. Central tax includes: Income Tax (PPh), Value Added Tax (VAT), Sales Tax on Luxury Goods (PPnBM), Stamp Duty, and Bumdan Tax Building (UN), while the tax area includes: hotel tax, tax on restaurants, entertainment, parking, and tax on lighting roads.

In the journal, this writing focuses on tax income (PPh). Understanding Income Tax is something levy officially addressed to income society or on income received and earned in year tax. It was implemented in the interests of the state and society in life nation and state as something mandatory obligations (k. judiseno, nd).

Tax is charged for large companies in the form of a CV, PT, firm, foundation, cooperative, and existing business entity body law. Whereas For Must Tax Personal Alone is addressed to individuals and entrepreneurs who own \_ small-medium businesses. Individual taxpayers are those who have a minimum income of 54,000,000 to 5,000,000,000 per year. For magnitude, the tax alone will be worn in a progressive way, starting from 5% to 35%.

### **Types of Zakat**

By In general, zakat is divided into two types, namely zakat fitrah and zakat maal. By more detailed, zakat maal This has other types of zakat, such as zakat on income, zakat on gold and silver, zakat on companies, zakat on trade, zakat on shares, zakat on mutual funds, zakat on rikaz, and zakat on fitrah.

In the journal here, the speaker only focuses on income zakat. Zakat on income, or what is also known as zakat zakat profession, is part of the obligatory zakat maal issued on originating assets from income or earnings routine from a job that doesn't violate sharia (Al Qur'an Surah Al Baqarah, verse 267, Minister of Religion Regulation No. 52/2014, and the opinion of Shaikh Yusuf Qardawi). Standard nishab used is IDR 6,900,000 per month (in count income) (BAZNAS, 2019).

Profession Zakat is a treasure that expelled Muslims from salary received. Income Zakat is zakat collected or obtained from wages, salaries, or honorariums for employees and business professionals like doctors, engineers, teachers, advocates, artists, tailors, and others who have reached nishab (Setiawan, 2011). Profession zakat (income) is zakat issued based on results obtained from work and profession (Fitria, 2017).

Condition for fulfilling professional zakat, namely:

- Islam: Profession is a must for religious Islam
- Independent: A Muslim professional in slavery or colonization
- Sensible Healthy: To fulfill professional zakat, sense is needed. Healthy
- Baligh: Someone who has puberty must pay zakat.
- Income reach Nisab: A Muslim must pay zakat on income if he has until nisab. Profession Zakat Nisab equivalent with 85 grams of 24 carat gold within one year (Zen, 2014) If you mind paying zakat annually, then you get zakat issued every month with a calculation of nisab income reaching 653 kg of grain.
- Income reaches the haul: You can get Zakat issued directly if you have obtained a salary.



## Tax Differences and Similarities

The terms tax and zakat basically have a difference from facet source collection, will, but second term This in the goal has a similarity that is to pick up riches from the society for social interest (Huda, 2018).

As for the similarities between zakat and taxes, namely: **first**, inside the collection tax, there is an element of coercion as well as an obligation to pay. Taxes, as well as zakat, are mandatory for people in Islam to pay zakat; **second**, taxes must be handed over to the state, so zakat is handed over to the government (amil zakat); **third**, taxes have an objective to society, economy, politics, and so on. Same thing with other purposes of zakat. Zakat also has that mark plus for life, personal, and community.

On the other hand, there are differences between taxes and taxes, namely: **first**, from facet reception, where zakat is paid to zakat amil bodies or directly to the right person receiving zakat will, but tax is directly paid to office tax; **second**, from facet payment, zakat fitrah, in the month of Ramadan, zakat on assets paid after reaching nisab as well as having owned during a year, while payment state tax is one-year bookkeeping; third, from facet object payment, where payment tax is using cash, while zakat fitrah is allowed to use cash and neither material principal like rice nor wheat.

## State Income

State income is used as a source of funding for internal state activities and needs to frame country development. Sources of national income in general are shared into two sources: income tax and non-tax income. Income tax is payment contributions by the people to a regulated government \_ in Constitution without reply service in a way straight away.

Non-tax income is other than state income from tax. Non-tax income originates from sourced revenue from the management of government funds (including revenue-generating services, remainder budget development, and remainder budget routine). Current non-tax state revenue (PNBP) This is one source. State revenue is very important beside reception taxation (Agung Dinarjito STAN State Finance Polytechnic, 2017).

**Reception from the utilization source Power nature** (all riches existing in nature above, surface, and inside land controlled by the state, including royalties in the field mining). **Reception from results management separated state assets** (including dividends or part-profit government from BUMN, development funds universe, and results sale share government in BUMN), **Revenue from activities carried out by the government** (including services such as education, health, and training, giving patents, trademarks, and rights to copyright, granting visas and passports, as well as management, the wealth

of the country is not separated) is accepted based on the decision of the court and originates from the imposition of fine administration. **Acceptance in the form of a grant**, which is the right government, is state revenue in the form of grant assistance or donations from inside and outside countries. Good private nor government to be right government. Reception and others are regulated in the Constitution separately.

### C. METHOD

Study This is a study library (library research), namely a series containing activities involving methods of collecting library data, reading, and taking notes, as well as process ingredients (Nida'ul Haque, 2022). Research Methods This is a study of descriptive and qualitative Where researchers describe results that have been researched, Study descriptive qualitative addressed To describe and depict existing phenomena, neither good nature nor manipulation of humans, that's more notice about characteristics, qualities, and relationships between activities (Utami, 2021). Objectives of the method This is an illustration, explanation, and validation of object research. study This also uses study literature as a technique for the collection of data such as notes, lectures, books, literature, and various regulation-related object research. Literature review study This uses books and journals related to

### D. RESULT & DISCUSSION

In various countries, his activities naturally require very large financing funds to increase people's welfare as well as stabilize country development. In Indonesia itself, this government endeavor to collect sources of state revenue is one of them. State revenue from the tax sector

Basically, taxes are part of Islamic religious orders because there is an element of benefit for all nations. The main reason for the obliged tax is because consideration benefits people, nations, and states. That thing was caused by government funding. No agreed To sustain all cost expenditure, if expenditure is not financed, then it will appear as a disaster. Whereas disaster prevention is something that must be done. As rule Al-Figh suggested (Shaleh, 2021),

In other countries, you can get Zakat from sources other than state income tax. This thing, as expressed by HS, is as follows: "Regarding the country's lack of funds, for example, knock finance operational government, zakat is possible used for that. This is proven with the economies of Jordan and Iran supported by zakat". United Arab Emirates, Qatar, Oman, the Cayman Islands, Bahrain, Bermuda, and the Bahamas The statement shows that zakat can be obtained for finance and operational government. This is also strengthening the fact that zakat contributes to state income. This shows Zakat as a buffer operational

government if reception tax is not capable of financing the operational government.

However, as needs are known together, zakat cannot be used as an instrument enhancement reception tax because zakat is related to God's law, while tax is related to human law. You can get Zakat said as an instrument tax if taxes also have linkages with God's law. That thing was clarified with the existing sanctions by the relevant countries with taxes, while regarding the zakat penalty from God (Fajarudin, 2019).

Zakat paid will reduce the amount of tax (Suprayitno et al., 2013). That is stimulation government or support government to lighten up people who want to pay taxes, which later will impact state income. If there is zakat and taxes as sources of state income, then it will create a prosperous country for its people. Subtraction, poverty, and improvement opportunities Work for society, as well as various matters To support progress in accessibility and quality Educational infrastructure is one of the state goals (Mayndarto, 2019). The application of zakat as subtraction taxes is illustrated in **Example 1.1**.

#### **Example 1.1 Illustrates Zakat And Taxes.**

For example, if the income hit tax on a Muslim a year is IDR 200,000,000 and he has to pay zakat annually IDR 5,000,000, then the difference in taxes paid is as follows:

##### **(Without Paying Tax)**

Income hit tax outstanding (PKP)

$$= (5\% \times \text{IDR } 60,000,000) + (15\% \times \text{IDR } 140,000,000)$$

$$= \text{IDR } 24,000,000$$

##### **(With pay tax)**

Income hit tax outstanding (PKP) = IDR 195,000,000

So that tax is owed.

$$= (5\% \times \text{IDR } 60,000,000) + (15\% \times \text{IDR } 135,000,000)$$

$$= \text{IDR } 23,025,000$$

Yes, based on the calculations above, there is a difference. If a Muslim pays zakat, then it will reduce the amount of taxes that are mandatory. Here is a

stimulus to encourage everyone Muslim by profession, if he has until the nisab must pay zakat on his income with the objective of improving the welfare of society. Zakat as a subtraction tax is only given to those taxes that have been paid above income (no hit tax).

Zakat is not a state income will, but zakat has an impact on the economy of a country. In Indonesia itself, there is no zakat. Zakat can neither be a source of income nor a source of expenditure because it is managed in a way independently by the private parties without a mixed-hand government, though the government has validated several institutions for managing zakat. Zakat and tax implications increase the economy. State revenue is a source used in state finances. For finance implementation, the government must frame achievement country goals. Achievement country destination depends on state income as source destroys state finances For the finance implementation task (Rusdi, 2021).

## E. CONCLUSION

The country needs internal funds for every activity because every Muslim must pay tax as a contribution to the welfare and development of the country. One source of income pushes the country's economy, namely through taxes. In Islam, the goal tax is in line with the objective tax that is to reach community welfare.

A Muslim must pay zakat on income if he has until nisab. Worth 85 grams of gold in one year, or equivalent to 85,000,000 per year or 7,000,000 per month. In other words, if you have not yet reached nisab, you will not be charged for paying taxes on your income. However, if a Muslim has to pay zakat on income, it will reduce taxes that must be paid as source state income.

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## SHARIA BASED FINANCIAL LITERACY FOR MICRO SMALL TO MEDIUM ENTERPRISES

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### ABSTRACT

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**Abstract :** The government continues to carry out the financial literacy movement at all levels of society, especially for Micro, Small and Medium Enterprises (MSMEs) in Indonesia. However, the level of sharia financial literacy is still low, especially among MSMEs. Even though MSMEs make a big contribution to the national economy. This research aims to find out how sharia-based financial literacy is for MSMEs in Indonesia. The research method used is qualitative using a literature study approach to answer research problems. The results of this research found that sharia financial literacy for MSMEs in Indonesia has an impact on three things, namely improving the performance of MSMEs, the financial behavior of MSME players and the ease of access to sharia bank financing. Apart from that, it was found that there is a government policy to increase financial literacy. For this reason, it is hoped that the policy will also include sharia financial literacy policies so that MSMEs can innovate in running and developing their businesses in accordance with sharia provisions.

**Keywords:** *Sharia financial literacy; MSMEs.*

**Abstract:** Gerakan literasi keuangan terus dilakukan pemerintah kepada semua lapisan masyarakat terutama kepada pelaku Usaha Mikro Kecil Menengah (UMKM) di Indonesia. Namun tingkat literasi keuangan syariah masih rendah terutama dikalangan UMKM. Padahal UMKM memberikan kontribusi besar dalam perekonomian nasional. Penelitian ini bertujuan untuk mengetahui bagaimana literasi keuangan berbasis syariah bagi UMKM di Indonesia. Metode penelitian yang digunakan adalah kualitatif dengan menggunakan pendekatan studi literatur untuk menjawab masalah penelitian. Hasil penelitian ini menemukan bahwa literasi keuangan syariah bagi UMKM di Indonesia berdampak pada tiga hal yaitu peningkatan kinerja UMKM, perilaku keuangan pelaku UMKM dan adanya kemudahan akses pembiayaan bank syariah. Selain itu ditemukan bahwa adanya kebijakan pemerintah untuk meningkatkan literasi keuangan. Untuk itu diharapkan dalam kebijakan tersebut juga memuat tentang kebijakan literasi keuangan syariah agar pelaku UMKM dapat berinovasi menjalankan dan mengembangkan usahanya sesuai dengan ketentuan syariah.

**Kata Kunci:** *Literasi Keuangan Syariah ; UMKM.*

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## A. INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) are business units that play an important role in the economy in various countries. cCurrent *International Financial Corporation* (IFC), which is a member of the World Bank Group, pays special attention to small and medium enterprises because small and medium enterprises are engines of job creation and economic growth. (IFC; 2017) . The main problem faced by small and medium businesses is lack of access to funding. The World Bank states that 40 percent of formal micro, small and medium enterprises (MSMEs) in developing countries have unmet funding needs of \$5.2 trillion annually, which is equivalent to 1.4 times current funding needs. (World Bank; 2023)

Based on data from the Ministry of Cooperatives and SMEs, the number of MSMEs in Indonesia currently reaches 64.2 million with a contribution to Gross Domestic Product (GDP) of 61.07%. The contribution of MSMEs to the Indonesian economy includes the ability to absorb 97% of the total existing workforce and can collect up to 60.4 % of total investment. ( ekon.go.id ; 2021 ) However , it is estimated that as many as 46.6 million MSMEs do not have access to financing and have difficulty getting access to capital. (Aziz; 2023) Even though since 2007 the Indonesian government has launched the People's Business Credit (KUR) program, in reality this program is still difficult for MSME players to penetrate (Triyono, 2019). This problem can be caused by the difficulty of accessibility to financial services, especially in formal financial institutions (Beck et al., 2008). According to Balarezo & Nielsen (2017), in developing countries it is very important to provide business training to MSMEs that focuses on financial literacy which in turn can be useful for their business performance.

The Financial Services Authority (OJK) through the National Survey of Financial Literacy and Inclusion (SNLIK) shows that the financial literacy index of Indonesian society in 2022 will be 49.68%, an increase compared to 2019 which was only 38.03%. Apart from that, it is also known that the literacy level of MSME entrepreneurs/entrepreneurs is 56.99 % . Then the conventional financial literacy of Indonesian society in general is 90.28 % , while sharia finance is 9.72%.

The explanation above shows that MSMEs, which are the driving force of the national economy, must increase their financial literacy, especially regarding sharia financial literacy which is still very low even though the majority of MSMEs are Muslims . This research aims to find out how Islamic financial literacy is for MSMEs in Indonesia. This is important because MSME players need sharia financial literacy to manage their business results in accordance with sharia provisions.

## B. LITERATURE REVIEW

Financial literacy is the basic knowledge that a person has in terms of understanding financial management wisely in terms of how he can use the money for shopping, insurance, saving and investing. (Sabri, 2011) Meanwhile, Bhushan & Medury (2013) explain that financial literacy is the ability a person has to obtain information and make the right decisions regarding the use and management of their personal finances.

Sharia Financial Literacy is knowledge and skills regarding financial management with the aim of improving welfare based on sharia principles, namely by eliminating the elements of usury, gharar and maisyir. The Financial Services Authority (OJK) has compiled a financial literacy index consisting of knowledge, skills, beliefs, attitudes and behavior parameters. Financial literacy has several measurement dimensions, namely financial literacy , financial attitude *and* financial *attitude* .

Micro, Small and Medium Enterprises (MSMEs) according to Law Number 20 of 2008, MSMEs are productive businesses owned by individuals and/or individual business entities that meet the criteria for micro businesses as regulated in the law. Micro, Small and Medium Enterprises are considered to be in accordance with the concept of sharia banking. Manzilati, based on the results of his research, stated that the profit sharing system has encouraged small and medium businesses to be more sustainable by reducing internal problems of principals and agents (Manzilati, 2015).

Basically, the funding distributed to MSMEs will influence the business behavior of MSMEs, namely that having sufficient working capital will provide peace and quiet in business, so that business creativity increases, business expansion and business opportunities also increase (Faisol, 2017). Results of research by Kamaruddin.K & Soemitra. A (2022) found that Sharia Microfinance Institutions (IMI) are channelers of funds to MSME business actors. The growth in financing strengthens the intermediation function of financial institutions. The amount of financing describes the potential for funds that can encourage MSME activity and growth.

### **C. MET HOD**

This research uses qualitative research methods, namely content analysis of papers from the *Google Scholar database* . Content analysis of papers is used to obtain mapping and main themes discussed in the *Google Scholar database* over a certain period of time for subsequent content analysis ( *content analysis* ). The papers selected in this review came from a search on the Google Scholar database with the keyword " Sharia Financial Literacy or MSMEs" in the period 2020 to 2023. The search process used the help of the Publish or Perish application. After going through the process of reading the title, abstract and keywords of the paper, relevant papers were obtained to be used as papers reviewed in this research. Activities in analysis include data reduction , data *display* and conclusion *drawing/verification* .

### **D. RESULTS & DISCUSSION**

Many studies have been conducted on Sharia Financial Literacy for MSMEs, as proven by 12,000 studies based on Google Scholar searches. In



the form of articles, there were 79 results and studies on sharia financial literacy and MSMEs in Indonesia itself in the period 2020 – 2023, 64 articles were found.

In this study, researchers selected several articles from 2020 - 2023 whose research objects were in several large cities in Indonesia such as Aceh, North Sumatra (Medan and Binjai), West Sumatra (Padang), Bandung, Jepara, East Java and Pare - Pare (Sulawesi Selatan) as data to describe the condition of sharia financial literacy for MSMEs in Indonesia.

Gunawan's (2020) research results state that sharia financial literacy as measured by sharia financial knowledge influences financial behavior. In line with Gunawan's research, the results of research by Alfiah AR et al (2021) found that implementing sharia financial literacy is not only about knowledge of sharia financial institutions but also about feelings of trust, and the main behavior in terms of financial management, which must be based on sharia provisions. In 2023, the research results of Chica and Pradesya (2023) stated that Islamic financial literacy and accounting mentality influence the financial behavior of generation Z in building MSMEs.

The three research results show that financial literacy greatly influences the financial behavior of MSME players. Where in empowering sharia financial literacy, MSMEs need to focus on behavioral habituation factors and improving mindsets regarding financial literacy, especially sharia financial literacy. Financial behavior *will* enable MSME players to act effectively in accordance with sharia provisions in making financial decisions .

Furthermore, the results of research by Surepno and Sa'diyah (2022) found that *financial knowledge, financial behavior and financial attitude* influence the development of MSMEs in Jepara . Followed by the research results of Evriyenni (2022) who stated that the dimensions of sharia financial literacy, namely financial knowledge, financial attitudes and financial capabilities, influence the financial performance of MSMEs in Banda Aceh City. The research results of Dahrani et al (2022) found that financial literacy influences financial management in MSMEs in Binjai City. Research by Rika et al (2023) shows that financial literacy influences business sustainability, and financial management influences the performance of MSMEs in Padang City. Miftha (2022) said the same thing that the results of her research found that sharia financial literacy had an influence on the performance of MSMEs in Soreang Pare-pare.

A different thing was stated in the research results of Nur'aeni and Widiyasari (2022) which showed that the level of sharia financial literacy and access to sharia bank financing did not affect the performance of MSEs. The results of this research are not in line with previous research conducted by Nunoo and Andoh (2012), Fatoki (2014), and Bongomin (2016). According to Nur'aeni, this is due to the low level of sharia financial literacy among Muslim MSMEs in Bandung Regency, so that sharia financial literacy has not had a good impact. Meanwhile, the results of subsequent research state that the level of sharia financial literacy can influence the ease of access to sharia bank financing for MSEs.

Based on the results of research conducted in several cities in Indonesia, it can be seen that there are three impacts of sharia financial literacy on MSMEs in Indonesia. Most research results state that sharia financial literacy can improve the performance of MSMEs. This increase in performance is reflected in increased capabilities in financial management, business development and maintaining business continuity. This is proven by the research results of

Surepno & Sa'diyah (2022) who researched in the Jepara area , Evriyenni (2022) researched in Banda Aceh City, Dahrani et al (2022) researched in Binjai City (North Sumatra), Rika et al (2023) researched in Padang City, and Miftha (2022) researched in Soreang Pare-pare (South Sulawesi). All MSME players in their respective regions stated the same thing about sharia financial literacy having an impact on improving the performance of MSMEs. Even with different measurement indicators.

Furthermore, the research results show that sharia financial literacy has an impact on MSME behavior. Where MSME players who already have sharia financial literacy will be more responsible in managing their finances. They will be more careful in managing and utilizing available financial resources. So that in making decisions they also adapt to sharia provisions. This is proven by the research results of Gunawan (2020), Chica & Pradesya (2023) who conducted research in Medan, North Sumatra. And also the results of research by Alfiah AR et al (2021) which was conducted in the East Java area.

Meanwhile, the fewest stated that sharia financial literacy can provide easy access to sharia bank financing for MSMEs. In several studies, it has been shown that MSME players who understand sharia financial literacy will find it easier to see opportunities and get access to financing from sharia financial institutions and sharia banking. This is proven by the results of research conducted by Nur'aeni and Widiyasari (2022) in the city of Bandung.

Apart from that, from the results of this research it can also be seen that the level of sharia financial literacy of MSME players in Indonesia is still low. Because there are still many MSMEs who find it difficult to obtain financing because they are not aware of the opportunities and still cannot understand the financial technology (digital finance) that currently exists. The business of several MSMEs is currently running because they use their own capital or family capital.

Increasing knowledge about sharia finance encourages MSMEs to innovate and develop their businesses. Therefore, sharia financial literacy can be stated as an important factor that MSMEs must have in order to be able to run their business well and in accordance with sharia provisions and to maintain the sustainability of their business. Financial literacy is the main foundation for encouraging financial well-being. Financial prosperity can be achieved in several stages starting from understanding rights and obligations, knowing and understanding accessing financial products and services and creating economic opportunities.

To increase financial literacy in the future, the government through the OJK has created a policy which is divided into three parts, namely: Policies and Regulations which include Revision of OJK Regulations on Financial Literacy and Inclusion, Strengthening PUJK's obligations to carry out Financial Literacy and Implementation of the Indonesian National Financial Literacy Strategy ( SNLKI ) 2021 – 2025. *Second* , the Financial Education Program, related to Offline and Online Financial Education Strategies. Third, Monitoring and Evaluation by conducting a national Survey of Financial Literacy and Inclusion. However, there is no specific policy regarding increasing sharia financial literacy yet, so it is hoped that the government can add a policy on sharia financial literacy in order to increase sharia financial literacy among MSMEs in Indonesia.

## **E. CONCLUSION**

This research succeeded in finding three impacts of sharia financial literacy for MSMEs in Indonesia, namely the impact of sharia financial literacy on the performance of MSMEs, there are 5 studies, the impact of sharia financial literacy on the financial behavior of MSME players, there are 3 studies and the impact of sharia financial literacy on easy access to sharia bank financing. 2 studies. The level of sharia financial literacy of MSME players in Indonesia is still in the medium category so it needs to be increased by means of regulations issued by the government through the OJK, however the government still needs to add special policies regarding sharia financial literacy in order to increase sharia financial literacy among MSME players in Indonesia.

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## FUNDAMENTALS OF THE ISLAMIC FINANCIAL SYSTEM

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### ABSTRAK

**Abstrak:** Suatu sistem perekonomian memuat dua sektor yaitu sektor riil dan sektor keuangan. Dalam perkembangannya, sektor keuangan dalam perekonomian syariah berkembang lebih cepat dibandingkan dengan sektor riil. Dalam beberapa tahun terakhir, keuangan syariah telah berkembang pesat dan kini telah menjadi industri yang memiliki kontribusi penting terhadap perekonomian nasional tidak hanya di negara-negara Muslim. Dinamika perkembangan keuangan syariah dalam yang sangat cepat menimbulkan berbagai tantangan dihadapi sistem keuangan syariah, seperti pada aspek teoritis, operasional, dan implementasi (praktis). Oleh karena itu tujuan penelitian ini ingin mengkaji dasar-dasar sistem keuangan syariah, baik dari sisi teoritis maupun praktis. Metode penelitian ini menggunakan studi dokumentasi dari beberapa buku dan artikel/jurnal yang relevan. Hasil penelitian menunjukkan bahwa pada aspek teoritis memerlukan pengembangan prinsip, filosofi dan fungsi sistem keuangan berdasarkan bagi hasil. Sistem keuangan Islam melarang praktik bunga (riba), melarang perilaku gharar (ketidakpastian) dan spekulatif (Maysir) dalam bertransaksi. Sedangkan pada aspek praktis prinsip dasar dalam sistem keuangan syariah adalah pembagian risiko dan keuntungan (profit and loss sharing) bagi pihak-pihak yang melakukan transaksi keuangan

**Kata Kunci:** *Sistem Keuangan; Keuangan Islam.*

**Abstract:** *An economic system contains two sectors, namely the real sector and the financial sector. In its development, the financial sector in the sharia economy is developing faster than the real sector. In recent years, Islamic finance has developed rapidly and has now become an industry that has an important contribution to the national economy not only in Muslim countries. The very rapid dynamics of the development of sharia finance gives rise to various challenges facing the sharia financial system, such as in theoretical, operational and implementation (practical) aspects. Therefore, the aim of this research is to examine the basics of the Islamic financial system, both from a theoretical and practical perspective. This research method uses documentation studies from several relevant books and articles/journals. The research results show that the theoretical aspect requires the development of principles, philosophy and functions of a financial system based on profit sharing. The Islamic financial system prohibits the practice of interest (riba), prohibits gharar (uncertainty) and speculative (Maysir) behavior in transactions. Meanwhile, in the practical aspect, the basic principle in the sharia financial system is the sharing of risks and profits (profit and loss sharing) for parties carrying out financial transactions.*

**Keywords:** *Financial System ; Islamic Finance.*

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## A. INTRODUCTION

Islamic economics, as the parent of Islamic finance, is called Tauhid Economics or divine economics. The reflection of the "divine" character of Islamic economics is not in the aspect of the economic actors - because the actors must be human - but in the aspects of the rules or systems that must be guided by economic actors. This is based on the belief that all economic factors including human beings basically belong to Allah, and to Him (to His rules) all affairs are returned. A country's financial system is basically very much influenced by the economic system adopted. The economic system refers to a unified decision-making mechanism and institution that implements these decisions regarding production, consumption and income distribution. Therefore, the economic system is something that is important for a country's economy. The economic system is formed due to various complex factors, for example ideology and belief systems, outlook on life, geographical environment, politics, socio-culture, etc. (Nur Kholis, 2017).

The global financial system is dominated by an interest-based economic system. Within the domestic scope of each country, the financial system focuses on economic policy towards balance using interest instruments, so that interest becomes a vital variable in the preparation of economic policy, both monetary and fiscal. On a global scale, the interest-based economy creates a distinctive style of financial interaction. Based on a critical analysis perspective, interest makes the global financial system unstable, where poor and developing countries must continue to be financially dependent on developed countries. The pre-determined nature of interest returns will make the behavior of capital holders tend to use their money as a tool to generate income through the financial sector rather than gain profits through productive activities in the real sector. This trend at the country level further deepens the damage to global finance. Developed countries are victims of debt addiction, while poor and developing countries can never be free from debt bondage which continues to balloon (Nur Chamid, 2013).

An economic system contains 2 sectors, namely the real sector and the financial sector. In its development, the financial sector in the Islamic economy developed faster than the real sector. In fact, in the last forty years, Islamic finance has grown rapidly and has now become an industry that has an important contribution to the national economy not only in Muslim countries, but also in various countries throughout the world. Islamic finance has made significant inroads in the global environment by facilitating risk diversification and contributing to global financial stability. Now Islamic finance has become an integral part of the international financial system. In several countries, including Indonesia, Malaysia and others, the economic system adheres to a dual economic system, the financial system is also a dual financial system (Nur Kholis, 2017).

In recent times, the development of Islamic finance has shown the dynamics of rapid dramatic change. As part of an instrument for developing economic activity, various challenges are faced by the Islamic financial system, such as in theoretical, operational and implementation aspects. In the theoretical aspect, it requires the development of principles, philosophy and functions of the financial system on the basis of profit and loss sharing. On the operational side, attention is needed to innovation,



intermediation, discipline and risk control. The implementation side requires system applications that must be adapted to regulations and the current economic conditions of society. In fact, Islamic banking operations on an efficient system scale have so far been greatly limited by distortions in the economy, such as the lack of a strong supervisory framework and careful regulation (Iqbal. Z & Abbas Mirakhor. A, 2008). This can have an impact on financial imbalances in fiscal and monetary terms, and does not provide efficient development of Islamic banking so that financial disequilibrium occurs.

## **B. LITERATURE REVIEW**

Research conducted by Dahrul explains that sharia financial institutions, which are the answer to several problems within the scope of Islam, have provided fresh air for the growth of a more established and sharia-compliant society. Several basic principles are in place to guide good implementation. Several contracts such as murabahah, mudharabah and qard are able to provide alternative choices for Muslim and even non-Muslim communities because they provide real solutions for muamalah activities. (Muftadin, D. 2018). Then, in order to avoid the occurrence of disputes and disputes in agreed contracts, it is mandatory to know the legal basis of contracts/agreements or agreements in Sharia Banking so as to create contracts that can accommodate all the interests of customers and Islamic banks. (Rachman, A. 2022).

The characteristics of Islamic finance are divine values, basic values of ownership (almilkiyah), balance, basic values of brotherhood and togetherness, basic values of freedom and basic values of justice. The instruments of the Islamic financial system are zakat, prohibition of usury, economic cooperation, social security, prohibition of dirty business practices and the role of the state in the economic system (Arafah, M. 2019). Then Fauzi Arif in his research explained that sharia finance, in this case sharia financial institutions (syariah banks) must remain guided by sharia values in running their business. This principle is guided by the Koran and Hadith. The principles applied to sharia financial institutions include the prohibition of interest and prohibition of usury, business and trade activities based on fairness and halal profits, issuing zakat, not running monopolies, and working together in developing society, through business and trade activities that are not prohibited in Islam. (Lubis, F. A. 2018).

## **C. METHOD**

This type of research uses a descriptive qualitative approach. Descriptive research is not intended to test a particular hypothesis, but only describes "what is" about a variable, symptom, or situation. Moleong defines qualitative research as research that intends to understand phenomena about what is experienced by research subjects, for example behavior, perception, motivation, action, etc. holistically and by describing in the form of words or language well in a specific context naturally and



utilizing various natural methods (Lexy J. Moleong, 2017). The data collection method used in social research is to explore historical data. The literature review used in this research is used by searching for previous literature related to the theme that will be presented through books and articles/journals which are then collaborated with the author's thoughts to find a form of conceptual understanding that can provide information for the wider community in general and for writers in particular about the themes discussed.

## **D. RESULT & DISCUSSION**

### **1. Islamic Financial System**

Basically, a country's financial system is greatly influenced by the economic system adopted. Gabriella Gimigliano, 2014) The economic system refers to a single decision-making mechanism and institution that implements these decisions regarding production, consumption and income distribution (Paul R Gregory and Robert C Stuart, 1999: 16). Therefore, the economic system is something that is important for the economy of a country. The economic system is formed due to various complex factors, for example ideology and belief systems, views on life, geographic environment, politics, socio-culture, etc.

Finance plays an important role not only in the allocation and distribution of scarce resources, but also in economic stability and growth. Because the sources of financial institutions come from deposits placed by a representative part of the entire population, it is quite rational that they are also considered national sources. Everything must be used for the welfare of society. However, because financial resources are very scarce, they need to be used with optimal fairness and efficiency (M Umer Chapra, 1999).

The financial system is the economic structure in a country which plays a role in carrying out financial service activities organized by financial institutions. The main task of the financial system is to act as a mediator between fund owners and users of funds used to purchase goods or services and investments. Therefore, the role of the financial system is very vital in encouraging economic growth, as well as being able to predict future economic developments (Andri Soemitra, 2010). A regulation that explains the sources of financial funds for the state in the process of allocating these funds for community life (Said Sa'ad Marthon, 2004). The main role of the financial system is to encourage the efficient allocation of financial resources and real resources for various goals and targets (Zamir Iqbal and Abbas Mirakhor, 2008).

Meanwhile, Islamic finance is a system that originates from the Koran and Sunnah, as well as from the ulama's interpretation of these revealed sources. In its various forms, the Islamic financial structure has been a civilization that has remained unchanged for fourteen centuries. Over the past three decades, Islamic financial structures have emerged as one of the most important and successful modern implementations of the Islamic legal system, and as a test case for future reform and development of Islamic law. According to Qutb Ibrahim, (2007) the characteristics of the Islamic financial system are as follows:

- a. Public assets in the Islamic State's financial system are Allah's assets.
- b. Rasul was the first person to practice Islamic finance.
- c. The Qur'an and sunnah are fundamental sources for Islamic finance.

- d. The Islamic financial system is a universal financial system.
- e. Special finance in Islam supports the financial system of the Islamic State.
- f. The Islamic financial system adopts the principle of allocation of services as a source of state income.
- g. The Islamic financial system is characterized by transparency.
- h. The Islamic State's financial system is a movement of goodness
- i. The Islamic financial system is the capital of Muslim tolerance.

## **2. Principles of the financial system in Islam**

The definition of an Islamic financial system is a financial system that bridges between parties who need funds and parties who have excess funds through financial products and services that are in accordance with Islamic principles, namely (Qutb Ibrahim, 2007):

### **a. Freedom of transaction**

Based on the principle of mutual consent and no one will be wronged, based on a valid contract. And transactions may not involve haram products. The principle of mutual consent for carrying out business or commercial activities is very important. There is no element of coercion in this case which could cause respective losses.

### **b. Free from maghrib (maysir)**

The absence of gambling or speculative elements which serves to reduce conflict in the financial system, gharar, namely fraud or lack of clarity, usury taking additional money by false means).

### **c. Free from efforts to control, engineer and manipulate prices.**

Everyone has the right to receive balanced, adequate and accurate information so that they are free from unknown transactions.

### **d. Consider the other party**

Transaction parties must consider other parties' interests which may be disturbed, therefore third parties are given rights or choices.

The principles of sharia law are different from conventional finance. This difference can be used as a basis for financial practices that should be in accordance with sharia (Alam, 2011):

- a. Prohibition of interest (riba): In conventional forms of finance, receipts are made through interest (riba) whereas in Islamic law the practice of usury is not permitted.
- b. Prohibition of uncertainty: Uncertainty in contracts is not permitted because it can lead to speculative action involving gharar (excessive uncertainty).
- c. Risk of profit and loss sharing: Parties involved in financial transactions must share risks and profits between lenders and borrowers.
- d. Investment ethics: Investments in industries prohibited in the Koran such as alcohol, gambling and pork are not recommended.
- e. Real assets: Every transaction must be real and identifiable. Debt cannot be sold so the associated risks cannot be transferred to others

## **3. Causes of the Birth of Islamic Finance**

The cause of the birth of Islamic finance, there are 3 elements, namely (Nur

Kholis, 2017):

ideological religious, pragmatic empiricist, and idealist academic.

- a. Religious ideology is a fundamental background related to Islamic teachings, namely: firstly, the desire of Muslims to apply Islamic financial concepts as an effort to make Islam a way of life. Both existing conventional financial concepts and practices violate various sharia principles, for example containing elements of usury, gharar, maysir.
- b. Pragmatic Empirical  
Muslim countries aspire to become economically independent after the period of independence from Western colonialism (around the 1940s). The existing conventional financial system is seen as more profitable for the West and detrimental to Muslim countries which are generally classified as developing countries. At the same time, there are a large number of funds belonging to Muslims, especially oil producing countries, which want to be managed Islamically. This desire manifested itself in the form of, among other things, the establishment of the IDB (Islamic Development Bank). IDB was founded in Jeddah as a result of an agreement between OIC ministers in December 1973, and began operating in 1975. IDB is not a commercial bank, but a development bank (like the World Bank) which has a mission to empower the development of Muslim countries.
- c. idealistic academic,  
It was found from various academic studies conducted that the conventional financial system has the potential to: firstly cause instability and economic crises, secondly widen the gap between poor and rich, thirdly there are alternative financial systems that are conceptually better able to create a fairer and more harmonious financial system.

#### **4. Objectives of the Islamic Financial System**

The main objectives of the Islamic financial system can be explained by experts as follows:

- a. Remove interest from all financial transactions and carry out activities in accordance with Islamic principles, fair and equitable distribution of wealth, progress in economic development (Mervyn K. Lewis and Latifa M. Algoud, 2007).
- b. Providing halal financial services to the Muslim community, in addition, it is also hoped that it will be able to make an appropriate contribution to achieving Islamic socio-economic goals. The main targets are economic prosperity, expansion of employment opportunities, high levels of economic growth, socio-economic justice and income distribution, reasonable wealth, stability of the value of money, and mobilization and investment of savings for economic development that is able to provide guaranteed profits (profit sharing) to all parties involved (M. Umer Chapra, 2000).
- c. It is hoped that it will be able to become the best alternative in achieving community welfare. The elimination of the interest principle in the Islamic financial system has quite a significant macro impact, because not only the principle of direct investment must be free from interest, but the principle of

indirect investment must also be free from interest. Banking as the main financial institution in this financial system not only plays a role as a financial intermediary institution, but also as a financial service provider industry and the main monetary policy instrument (Heri Sudarsono, 2003).

## 5. Characteristics of the Islamic Financial System

The characteristics of the Islamic financial system can be explained as follows:

### a. Divine Values

Islamic economics is an economy characterized by divinity. This system has its starting point from Allah, its final aim is towards Allah. The use of means and facilities from Allah is carried out through the laws and shari'ah of Allah SWT. When a Muslim uses or enjoys something in this world, he has directly worshiped Allah, and it is an obligation for him to be grateful for all the blessings He has given him. Based on this philosophical value, in sharia economics a norm has emerged called the al-istikhâlâf norm. The existence of this istikhâlâf norm further strengthens the divine norm in sharia economics. Because, a Muslim is obliged to believe that he is a creature of Allah, he works on Allah's earth, with power from Allah, and through means and infrastructure from Allah. A Muslim works according to the law of causality. If he obtains property, then in essence it is God's property entrusted to him. It is Allah who created the treasure, and He is the true owner. Meanwhile, humans are only guardians of the trust that has been given to them (Yusuf Qaradawi, 1997).

### b. Basic Ownership Values (al-milkiyah).

The concept of ownership in Islam is not the same as the concept of ownership in liberalism as proposed by John Locke. According to John Locke, every human being is the complete master and ruler of his personality, his body and the labor that comes from his body. This means that a person's ownership is absolute. Therefore, what and how he uses these assets absolutely depends on his will. This was not approved by Karl Marx. Marx argued that something like this was very dangerous because it would lead to a life that was exploitative and full of conflict (Anwar Abbas, 2004). In contrast to the two views mentioned above, Islam recognizes individual ownership. Apart from that, Islam also recognizes ownership by society and by the state. However, ownership is not absolute, but relative. This means that the ownership of a person or community or country is not entirely their property and is the result of their efforts. However, all of this is a mandate and entrustment from Allah SWT. Therefore, a person should not squander his wealth, or even deify his wealth. If so, it means that the property will lose its social function and useful value (Anwar Abbas, 2004). So in Islamic teachings, human ownership is not absolute control over economic resources, because the absolute owner is Allah, humans are only given the mandate and ability to utilize the mandated resources.

### c. Balance (al-Muwâzanah).

The capitalist economic system prioritizes individuals over society. In this system a person feels their self-worth and existence. People are given the opportunity to develop all their potential and personality. However, in the end a person is affected by egoistic, materialistic, pragmatic and greedy to have

everything, and his life orientation is a profit motive. In Islamic teachings, the issue of balance receives special emphasis and attention. There is not only a balance between one's interests and common interests, between the interests of this world and the hereafter, between physical and spiritual interests, between idealism and reality. However, there is also a balance between capital and activity, between production and consumption, as well as the circulation of wealth (Yusuf Qaradawi, 1995). Therefore, Islam prevents and prohibits the accumulation and concentration of wealth in only a few people. (QS. 59 (al-Hasyr): 7)...so that wealth does not only circulate among the rich among you... (QS. 59 (al-Hasyr): 7). If there is a sharp disparity in ownership between individuals, related to fulfilling their needs, it means that tyrannical practices have occurred. To anticipate this, Islam has offered solutions through the instruments of zakat, infaq and sadaqah which can touch and at the same time alleviate poverty. Balance is a basic value that influences various aspects of a Muslim's behavior. This basic value of balance must be maintained as well as possible, not only between the interests of the world and the interests of the hereafter in the economy, but also the balance between rights and obligations between the interests of individuals, society and so on.

- d. Basic Values of Brotherhood and Togetherness (al-Ukhuwâh wa al-Isytirâkiyyah wa al-jamâ'ah).

In socialism and communism, brotherhood and togetherness are the main and first values. For this reason, so that these values are not damaged and disturbed, individual ownership which is the cause of disputes and disputes must be abolished and replaced by the state. It is the state that regulates production, consumption and distribution in society. In the understanding of capitalism, this is not too much of a concern. For them, fraternity can occur automatically without the intention of the economic actors themselves, because the glue of fraternity, according to this understanding, is interest. The two understandings above are different from Islamic teachings. In Islam, togetherness is an indicator of a Muslim's faith. The values of brotherhood are a logical consequence of the appointment of humans as caliph fi al-ard, because this appointment is not only aimed at certain people. However, it is addressed to every servant of His who believes. Therefore, differences in race, ethnicity and language are not differentiating variables in the eyes of Allah SWT (Yusuf Qaradawi, 1995).

- e. Basic Values of Freedom (al-Istiqlâliyyah). In the capitalist economic system, every individual is given the widest possible freedom to use or not use the assets they own. Also to enter or not enter the market, either as a producer, distributor or consumer. Or in other words, no one can overcome an individual's freedom except himself. This cannot be accepted by socialist-communist ideology. They saw that such freedom would lead to anarchy. Therefore, this freedom must be subordinated to the common interest (K. Bertans, 2002).

- f. Basic Value of Justice (al-'adâlah).

Justice is giving every right to its respective owners without exaggerating or reducing (Yusuf Qaradawi, 1995). The problem now is who is competent to determine justice? In socialism and communism systems, it is the authority of the state that determines justice, while in competent capitalism systems it is

individual authority. Meanwhile, according to Islamic perception, justice is the authority and authority of Allah SWT. In socialist and communism societies, which make togetherness and equality the main values, the need factor is used as the basis for determining whether something is fair or not. According to this understanding, a society can only be said to be fair if all the needs of its citizens have been met, especially the needs for clothing, food and shelter. On the other hand, if not, then there has been a practice of injustice (K. Bertans, 2002). Economically, justice must be upheld in two domains at once: Justice in general (Adl'am) means the realization of a just political and economic system and structure. This realm is the responsibility of the authorities and government. Justice specifically (Adl khas) means the implementation of justice in the lives of muamalah between Muslims and fellow humans. Typical adl covers broad areas such as the prohibition of violating other people's rights. Islam does not want economic inequality between one person and another. Therefore, one of the important features of the Islamic economic system is the regulation of people's behavior and government which includes two material and spiritual dimensions at once. Because in Islam, the main goal is to lead humans to spiritual and spiritual perfection. Therefore, in the Islamic economic system the mechanism implemented is to support the realization of that goal. The two dimensions of material and spiritual are clearly visible in Islamic teachings which prohibit monopoly, hoarding wealth (al-Ihtikar) and the order to issue zakat and alms (M. Roem Syibly, 2015).

## **6. Islamic financial system instruments**

Each economic system has its own instrumental value. The instrumental values of the capitalist economic system are: perfect competition, freedom to enter and exit the market without restrictions, as well as atomistic, monopolistic information and market forms. Meanwhile, the instrumental values of the Marxist economic system include: the existence of central and mechanistic economic planning, as well as collective ownership of the factors of production by the proletariat. In the sharia economic system, strategic instrumental values that influence a Muslim's economic behavior are (Arafah. M, 2019):

a. Zakat.

Zakat is one of the pillars of Islam which is a religious obligation imposed on a person's assets according to certain rules in the sharia economic system (M. Daud Ali, 1998). Zakat is a source of state income. Apart from taxes, al-fay, ghanîmah and must be distributed to those who are entitled to receive them.

b. Prohibition of usury.

Literally, the meaning of riba is to increase or expand. Meanwhile, according to the term, usury is an addition to debt payments as compensation for the period of time used while the debt has not been paid (M. Daud Ali, 1998). Therefore, the circulation of money that contains usury is not justified.

c. Economic cooperation.

Cooperation is the character of economic society according to Islamic teachings. Cooperation must be reflected at all levels of economic activity, production, distribution of both goods and services. These forms of cooperation include

muzâra'ah and musâqah in the agricultural sector, mudhârabah and musyâra'ah in trade. The principle of cooperation is upheld by Islamic teachings because this cooperation will achieve (M. Daud Ali, 1998): a). Creating productive work in people's daily lives. b). Improving welfare and preventing community misery. c). Prevent economic oppression and unequal distribution of wealth. d). Protecting the interests of economically weak groups.

d. Social Security.

In the Koran you can find many teachings that guarantee a minimum level and quality of life for all society.

e. Prohibition of dirty business practices.

There are several business practices that are prohibited in Islam, such as the prohibition against hoarding, takhfif (cheating in the scales), dishonesty, not appreciating achievements, protectionism, monopoly, speculation, coercion and others. This is prohibited because if tolerated it will damage the market so that the naturalness of the market becomes damaged and disrupted.

f. The Role of the State.

To uphold the goals and values of the sharia economic system above, the power or role of the state is required, especially in legal aspects, planning and monitoring the allocation or distribution of resources and funds, equal distribution of income and wealth as well as economic growth and stability.

## 7. The most fundamental function of the Islamic financial system

The most fundamental functions of the Islamic financial system are (Agustianto, 2002):

- a. Comprehensive economic prosperity based on full employment and optimum economic growth rates.
- b. Socio-economic justice with equal distribution of income and welfare.
- c. Stability in the value of money allows the medium of change to be used as a unit of calculation, a fair benchmark for deferring payments and a stable exchange rate.
- d. Mobility and investment of savings for economic development with a guarantee of fair and prospective returns.
- e. Effective billing of all banking services and products.

To have a more significant impact on the economy, the Islamic financial system needs to have a more significant portion of total financial assets, namely at least 20 percent. Therefore, governments, central banks and economic agents who care about the Islamic financial system need to work harder. Related to this, there are at least five steps to accelerate the development of the sharia financial system, both nationally and internationally (Arafah. M, 2019) :

- a. First, there is a need to strengthen the regulatory and supervisory system for Islamic financial institutions. The growth rate of Islamic finance varies greatly in various countries. This level of development has a positive correlation with the level of regulation and supervision. Poor financial systems in various countries are sometimes caused by inadequate existing regulations and supervision, so collaboration is needed to fill existing regulatory gaps.
- b. Second, the need for international coordination and cooperation. By its nature,

the Islamic financial system is more resistant and more stable from financial shocks. However, in reality, it must be realized that the operations of the Islamic financial system are not isolated from the conventional financial system. In such situations, international cooperation and coordination is needed. Currently, there are several international institutions, such as the International Financial Services Board (IFSB) in Malaysia, International Islamic Financial Markets (IIFM), and the Accounting & Auditing Organization for Islamic Financial Institutions (AAOIFI) in Bahrain. The role of these institutions should be strengthened and improved.

- c. Third, the need for collaboration at the level of supervision of the Islamic financial system across countries. Currently, it has been seen that many Islamic financial institutions operate globally, but lack collaboration in cross-border supervision. Almost all collaborations in the Islamic financial system focus on regulatory standards and liquidity management.
- d. Fourth, the need for an Islamic financial system business model, especially in sharia banking, by placing emphasis on business in the real sector rather than the financial market. In addition to further promoting sustainable growth. This model is better able to withstand the pressure of the financial crisis. The development of Islamic economic finance in Indonesia to date is still in line with the business model. This is due to the development of Islamic financial system products which are driven by the market in meeting demand in the real sector. However, this strategy does not mean forgetting efforts to develop Islamic financial products in Indonesia, which are still somewhat lagging behind. Fifth, there is a need to determine a reference rate of return based on true Islamic principles. The principle of sharing profits and losses is the spirit of creating an Islamic financial system. However, until now, Islamic financial institutions seem to tend to refer to the rate of return of the conventional banking system, namely interest rates. Behavior like this carries risks to the reputation of Islamic financial institutions themselves.

## **E. CONCLUSION**

The Islamic financial system is a system that originates from the Koran and Sunnah, as well as from the interpretations of scholars regarding these revealed sources. The Islamic financial system prohibits the practice of interest (riba), prohibits gharar (uncertainty) and speculative (Maysir) behavior in transactions. Meanwhile, the basic principles in the Islamic financial system are: sharing risks and profits (profit and loss sharing) for parties carrying out financial transactions. The characteristics of Islamic finance are divine values, basic values of ownership (al-milkiyah), balance, basic values of brotherhood and togetherness, basic values of freedom and basic values of justice. The instruments of the Islamic financial system are zakat, prohibition of usury, economic cooperation, social security, prohibition of dirty business practices and the role of the state in the economic system.

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## ECONOMIC EMPOWERMENT PROGRAM FOR WOMEN THROUGH THE MOSQUE'S ZAKAT COLLECTION UNIT

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### ABSTRAK

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#### Abstrak:

Penelitian ini mengkaji efektivitas model pemberdayaan ekonomi yang unik melalui Unit Pengumpul Zakat (UPZ) di Masjid Al-Ikhlas, yang berlokasi di kecamatan Medan Johor. Model ini bertujuan untuk memberdayakan masyarakat ekonomi kurang mampu, terutama kaum Ibu pegiat shalat subuh. UPZ menggunakan dana zakat yang terkumpul dari jama'ah untuk menyediakan modal usaha bergulir bagi usaha mikro, mendorong kemandirian penerima manfaat. Penelitian ini menggunakan metode kualitatif dengan menganalisis konten dari database Google Scholar dan melakukan Focus Group Discussions dengan para ahli ekonomi untuk memperoleh wawasan yang komprehensif. Hasil penelitian menunjukkan keberhasilan UPZ dalam menghimpun dan menyalurkan dana zakat. Pada tahun 2022, UPZ Masjid Al-Ikhlas berhasil mengumpulkan dana zakat sebesar Rp. 94.434.000 dan menyalurkan modal usaha bergulir sebesar Rp. 69.797.000 kepada 56 penerima yang memenuhi syarat. Selain itu, UPZ juga berhasil membentuk kemitraan strategis dengan 212 Mart Al-Jihad, yang menghasilkan peningkatan penjualan secara konsisten di Minimart Al-Ikhlas. Model ini juga mendorong partisipasi kaum Ibu dalam inisiatif urban farming dan merencanakan pembentukan koperasi untuk mendorong pembangunan ekonomi yang berkelanjutan. Penelitian ini merekomendasikan agar seluruh masjid menerapkan model pemberdayaan ekonomi melalui UPZ Masjid.

**Kata Kunci:** *UPZ; Pemberdayaan Ekonomi; Zakat*

#### Abstract:

This research examines the effectiveness of a unique economic empowerment model through a Zakat Collection Unit (UPZ) at Masjid Al-Ikhlas, located in Medan Johor district. The model aims to empower economically underprivileged communities, especially dedicated female congregants actively participating in subuh prayers. UPZ utilizes zakat funds collected from the congregation to provide revolving capital for micro-enterprises, promoting self-sufficiency among the beneficiaries. The research adopts a qualitative methodology, analyzing content from Google Scholar database and conducting Focus Group Discussions with economics experts for comprehensive insights. The findings demonstrate the success of UPZ in efficiently collecting and channeling zakat funds. In 2022, UPZ Masjid Al-Ikhlas successfully collected IDR 94,434,000 in zakat funds and disbursed IDR 69,797,000 as revolving capital to 56 qualified recipients. Additionally, UPZ established a strategic partnership with 212 Mart Al-Jihad, resulting in consistent sales growth at Minimart Al-Ikhlas. The model also encourages female participation in urban farming initiatives and plans for cooperative formation to drive sustainable economic development. This research

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recommends that all mosques implement the economic empowerment model through the Mosque's Zakat Collection Unit (UPZ).

**Keywords:** *UPZ; Economic Empowerment; Zakat*

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## A. INTRODUCTION

Numerous models of economic empowerment for the underprivileged have been organized through mosques to assist the needy, one of which is through the establishment of BMT (Pandapotan & Soemitra, 2022).

BMT stands for Baitul Mal Wattamwil. BMT operates by collecting funds from the community in the form of member savings and gathering Zakat Infak Sedekah (ZIS) from the Muslim community. The funds collected are then channeled into financing (productive loans) for mosque congregants as revolving capital for micro-business endeavors (Amiruddin, 2021).

As a business entity, BMT is a Sharia Microfinance Institution (LKMS) legally constituted as a Sharia cooperative. Despite the recognition of the sound operational concept of BMT, its practical implementation has yet to meet expectations. Research by Wulandari & Kassim (2016) found that BMTs established were only able to operate for the first two years. BMTs heavily relied on grants from third parties and couldn't sustain themselves independently in collecting and distributing funds in adequate amounts. The profit-sharing from fund distribution was insufficient to cover operational costs, resulting in the erosion of savings and bankruptcy. The main failure of BMT lies in the human resources aspect, specifically the lack of professionalism among management and administrators, weak commitment among members to increase savings, and the inadequate skills of members in managing micro-businesses funded by BMT. Considering the weaknesses of some BMTs (Rusby, 2016), there is a need for new breakthroughs to minimize these shortcomings.

There is a Zakat Collection Unit (UPZ) in Masjid Al-Ikhlas, Suka Maju subdistrict, Medan Johor, which employs a unique approach in empowering and mentoring the underprivileged to enhance their self-sufficiency. UPZ forms a community of mothers who are committed to their subuh prayers. These mothers are motivated to engage in entrepreneurial activities, and UPZ provides the necessary capital according to their needs.

To the mothers, it is obligatory to repay the borrowed funds in installments every Friday morning during the subuh prayer. During the Friday subuh prayer meetings, they are consistently provided with motivation and support to run their businesses. The mothers are also encouraged to give alms (infaq). The funds returned, along with the alms, are then rolled over to community members in need.

UPZ Masjid Al-Ikhlas has been in operation for 5 years since 2017. UPZ has empowered and mentored a community of 20 mothers dedicated to their subuh prayers. They have disbursed revolving capital loans totaling IDR 180,000,000. One unique aspect of the empowerment and mentoring program by UPZ Al-Ikhlas is the method of selecting potential recipients of the business capital, which are the mothers who diligently perform the subuh prayer. Their commitment to the subuh prayer serves as an indicator that they are committed to using the business capital provided with discipline and repaying the loan with discipline as well. Additionally, UPZ encourages these beneficiary mothers to donate alms every Friday. Through this practice of giving alms, there is hope for a change in attitude from being recipients to givers. The blessings from these alms will increase the mothers' sustenance. The community's dedication to UPZ Masjid Al-Ikhlas will result in a unique approach distinct from previous empowerment programs. The findings regarding the empowerment and mentoring model for this community of mothers can serve as an alternative for implementation in other mosques in Indonesia.

## **B. LITERATURE REVIEW**

Economic empowerment is an effort to strengthen ownership of production factors, control distribution and marketing, acquire adequate income, access information, knowledge, and skills (Muthalib, 2018). Gender equality is the equal right for women and men to fully realize their fundamental rights. Men and women have equal opportunities to contribute to development. Gender equality is the equal assessment of the roles of women and men in accordance with their physical differences (KMNPRI, 2001).

The success of empowering the poor tends to have high complexity because the poor are generally weak in terms of education, skills, motivation, social interaction, and even weak in their faith and worship. Therefore, empowering the poor requires initial data collection on potential, local economic opportunities, community characteristics, strategic partners, and monitoring and evaluation at each stage. Empowerment will be more successful if carried out collectively within the community to foster a spirit of mutual support for collective progress (Sulistiyan, 2017).

Dompot Dhuafa, as one of the leading zakat institutions in Indonesia, has published a community-based mentoring program guide for zakat empowerment implementation. Amil's mentoring program is a form of empowerment that must be well-structured and measurable in its level of success (Sumodiningrat, 2015). The goals of the empowerment program consist of three aspects (Dompot Dhuafa, 2015):

1. Achieving material self-reliance of the target community; which means achieving productive abilities to meet basic needs, as well as reserves in the form of productive assets and mechanisms to withstand critical conditions.
2. Achieving intellectual self-reliance of the target community; which means fostering independent thinking, attitudes, and critical awareness.
3. Achieving self-reliance in business and community institutions for the target community; which is the community's ability to manage collective actions to realize profitable joint ventures and sustainable local institutions, thereby forming equal partnerships across stakeholders.

Previous research on the use of UPZ funds in empowering beneficiaries has not been found, but empowerment by Amil Zakat is relevant for use as preliminary research. Riyaldi (2015) in his study titled 'Factors Affecting the Success of Productive Zakat Recipients at Baitul Mal Aceh' detailed that the success factors of empowerment come from two main factors, namely from BMA itself and from Muzakki. On the BMA side, success is influenced by: 1) the provision of capital and 2) intensive guidance. Furthermore, from the perspective of the Mustahik, success is influenced by: 1) spiritual aspects (honesty, patience, and good moral character), 2) human resource aspects (diligence, responsibility, business management, and cooperation).

Nurlaila and Hasnita (2013), in their study titled 'Success Rate of Productive Zakat Empowerment Programs at the Baitul Mal of Aceh Province,' found that one supporting factor for success is the implementation of mentoring by amil.

Building on the research by Riyaldi and Nurlaila, this study addresses a gap, which is how empowerment of women using UPZ funds takes place in a mosque.

### C. METHOD

This research employs a qualitative research method, including content analysis of papers from the Google Scholar database and interviews using Focus Group Discussion techniques. Content analysis of papers is used to map and extract the main themes discussed in the Google Scholar database over a specific period, followed by content analysis. Focus Group Discussion is used to gather perspectives from academics in the field of economics regarding their understanding of the themes discussed in this review paper.

The methods employed in the research are as follows:

1. Conducting socialization to the BKM Masjid Management about the importance of gathering Zakat Infak Sedekah for the empowerment of the mosque congregants, particularly the mothers.
2. Encouraging the formation of an "Economic" division within the BKM organization.
3. Promoting the establishment of a Zakat Collection Unit with official approval from the local BAZNAS.
4. Conducting socialization about the collection of ZIS funds to the congregants.
5. Collecting ZIS funds.
6. Providing training to potential recipient mothers of revolving funds.
7. Requiring active participation in the subuh prayer as a condition for receiving assistance.
8. Conducting verification of the capabilities and viability of productive businesses to be undertaken.
9. Sourcing financial assistance for productive business capital.
10. Monitoring the progress of the mothers' business activities.
11. Continuously enhancing the capacity of the mothers in conducting business activities.

## D. RESULT & DISCUSSION

1. Zakat Collection Unit: Through the Economic and Zakat Collection Division, BKM AI Ikhlas collects zakat from the mosque congregants. This activity has been ongoing since 2017. In the year 2022, UPZ collected a total of Rp. 94,434,000 in zakat.
2. Revolving Business Capital: The zakat funds collected are specifically allocated for providing business capital to mosque congregants with weak economic conditions. The characteristics of the revolving business capital program through zakat funds are as follows:
  - a. Mosque congregants at Al-Ikhlas Mosque who have weak economic conditions.
  - b. Actively participate in congregational prayers, especially the subuh prayer.
  - c. Willing to receive guidance every Friday after the subuh prayer.
  - d. The funds received are repaid in installments every Friday according to their capacity.
  - e. Encouraged to give alms every Friday.
  - f. The amount of revolving loans ranges from IDR 1,000,000 to IDR 15,000,000 per person.

The data for the gathering and distribution of revolving business capital loans are as follows:

N o	Year	Number of Participa nts	Amount of Funds Collected for UPZ	Amount of business Capital Funds Disbursed	Amount of Scholarship Funds Collected	Amount of Scholarship Funds Disbursed
1	2022	56 person	94.434.00 0	69.797.000	48.098.200	24.183.000

From the table above, it can be observed that the total amount of collected zakat funds for the year 2022 is IDR 94,434,000. Out of this amount, IDR 69,797,000 has been disbursed in the form of revolving loans. The number of participants utilizing the revolving funds is 56 individuals.

3. Minimart Al-Ikhlas The Minimart Al-Ikhlas program was newly launched on August 17, 2021. This minimart collaborates with 212 Mart Al-Jihad. The collaboration takes the following forms:
  - a. Goods are supplied by 212 Mart Al-Jihad on a consignment basis (goods are provided, and payment is made upon sale).
  - b. Shelves and computer equipment are loaned by 212 Mart Al-Jihad.
  - c. Homemade dishes by Mother Jumiaty and snacks by Mother Jumini.

During the first month of its launch in August 2021, the minimart managed to generate sales of IDR 5,000,000 in two weeks. In September 2021, there was an increase in sales, reaching IDR 15,000,000 per month. In October, sales reached IDR 25,000,000 per month, and for the year 2022, sales amounted to IDR 35,000,000 per month.

The marketing strategy implemented includes:

- a. Delivering goods to customers' addresses.
  - b. Congregation members are requested to provide a list of regularly purchased products to maintain stock in the minimart. The minimart is expected to sell only products that are ready for purchase by the congregation.
  - c. Marketing utilizes the mosque congregation's WhatsApp group to promote available products.
  - d. Congregation members who have products to sell can display their products in the minimart without an increase in prices.
  - e. Congregation members are encouraged to shift their shopping from other stores to Minimart Al-Ikhlas. For those accustomed to shopping at nearby stores, they are encouraged to continue and even increase their purchases there.
4. Home Gardens (Urban Farming) BKM is developing home gardens as a pilot project for cultivating vegetables, medicinal plants, fruits, and ornamental plants. It is expected that the congregation members will utilize their own land for cultivation.
  5. Formation of a Cooperative BKM Al-Ikhlas has conducted a meeting to establish the Masjid Al-Ikhlas Cooperative. The necessary documents for completing the cooperative's legal requirements have been submitted to the Medan City Cooperative Office. The funding for the cooperative's legal proceedings will be assisted by the Medan City Government.

## E. CONCLUSION

The economic empowerment model through the Zakat Collection Unit (UPZ) at Masjid Al-Ikhlas has successfully empowered the underprivileged, especially the dedicated mothers engaged in subuh prayers, to improve their well-being through self-employment. UPZ Masjid Al-Ikhlas has effectively gathered significant amounts of zakat funds from the congregation. These funds are then channeled as revolving business capital to the underprivileged, especially the qualified mothers who meet specific criteria, such as commitment to the subuh prayer and dedication to repaying the capital loan. The mosque's involvement as the operational base of UPZ is crucial in facilitating economic empowerment. By establishing the Zakat Collection Unit and an active economic division, the mosque creates a more structured framework to assist the underprivileged in improving their economic conditions. Role of Motivation and Mentoring: This program emphasizes the importance of motivation and mentoring in



helping the mothers initiate and manage micro-businesses. This approach has successfully increased the commitment of the mothers in utilizing business capital, regularly repaying loans, and giving alms, which has a positive impact on business development and increased sustenance. Collaboration with 212 Mart Al-Jihad as Minimart Al-Ikhlas demonstrates the importance of partnerships with more established economic communities. Such collaborations assist UPZ in creating a sustainable business model that provides broader benefits to the community. Further Development Potential: In addition to mentoring and zakat collection, UPZ Masjid Al-Ikhlas has also initiated urban farming and plans for the formation of a cooperative. This potential indicates that the economic empowerment model through UPZ can be further developed to provide sustainable solutions for the economic challenges faced by the underprivileged.

Considering the success of UPZ Masjid Al-Ikhlas in empowering the underprivileged and the potential for further development, programs like this are worth implementing in other mosques across Indonesia. The implementation of this economic empowerment model can have a significant positive impact on improving the well-being and self-sufficiency of the underprivileged while creating a more inclusive and competitive community.

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## INCLUSION OF ZAKAT FUND COLLECTION AS AN ALTERNATIVE TO ISLAMIC FINANCE IN INDONESIA

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### ABSTRAK

**Abstrak:** Zakat dalam pengembangannya berbagai dimensi dilakukan oleh Lembaga-lembaga pengumpulan zakat seperti Baznas, Baz, LAZ dan lain yang berafiliasi pengumpulan harta zakat dengan bertujuan bahwa Masyarakat dapat mengetahui serta memanfaatkan dan zakat yang di salurkan oleh pihak pengelolaan dana zakat yang diberikan kepada mustahik untuk di manfaat kepada yang berhak. Dengan menggunakan penelitian kualitatif Dekriptif menjelaskan data yang di peroleh dalam bentuk kumpulan kata, skema maupun gambar yang akan jelaskan dari pembahasan yang sedang dianalisis dengan menjawab keberadaan zakat sebagai sumber kekayaan Negara. Jenis penelitian ini yang dilakukan adalah penelitian pustaka (*library research*). Hasil penelitian ini didapati bahwa penghimpunan dana zakat terhadap Lembaga-lembaga Baznas, Baz Laz, dan lainnya menitik beratkan kepada pengelolaan dana zakat kepada manajemen pengelolaan, akuntabel, dan good governance pada pengembangan dana zakat kedepan

**Kata Kunci:** Inklusi, Pengumpulan dana *zakat* ;

**Abstract:** In its development, Zakat in various dimensions is carried out by zakat collection institutions such as Baznas, Baz, LAZ, and others, which are affiliated with collecting zakat assets with the aim that the public can know and benefit from the Zakat distributed by the management of zakat funds given to mustahik for benefit. to those who are entitled. Using descriptive qualitative research explains the data obtained as a collection of words, schemes, and images that will present the discussion being analyzed by answering the existence of Zakat as a source of state wealth. The type of research carried out is library research. This research found that collecting zakat funds from Baznas, Baz Laz, and other institutions focuses on managing zakat funds with management, accountability, and good Governance in the future development of zakat funds.

**Keywords:** *Inclusion, collection of zakat funds;*

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### A. INTRODUCTION

Zakat has an essential role in Muslim society's economic and social aspects, so professional zakat management is necessary. As an integral part of the third pillar of Islam, Zakat serves as a means to distribute wealth among the ummah.

However, currently, many governments in Muslim-based countries are still ignorant of zakat management. So what happens in the field is the chaos of zakat management. Many zakat institutions have not organized the flow and flow in line. As a result, zakat funds, which, if accumulated, can reach a considerable amount, are distributed like

sowing salt in the ocean and are used up instantly. (Fauziah et al., 2019)

Despite the number of BAZ and LAZ that have developed in Indonesia today, the zakat collection that has been obtained is still minimal compared to the potential of Zakat in Indonesia. Hence, the effect of Zakat, which is expected to alleviate poverty, is still far from expectations—according to the chairman of BAZNAS, Didin Hafidhuddin, the funds that can be collected by the Zakat Management Organization (OPZ) in 2011 only amounted to Rp. 1.7 trillion, and in 2012, the collection increased to Rp. 2.73 trillion or about one percent of the existing potential. In 2015, Baznas recorded Zakat revenue of 3.8 trillion; in 2016 to 5.12 trillion; in 2017 again increased by 20% to 6.24 trillion and in 2018 to 8.1 trillion (Mongkito, 2019). The collection of zakat funds varies yearly to make Baznas faster in carrying out activities to the maximum in increasing the achievement of zakat fund collection in the community to provide an alternative to Islamic finance in developing zakat funds. It is precisely that Zakat is one of the components of the Islamic philanthropic system.

Poverty and economic inequality are common problems faced by many developing countries, including Indonesia. The Central Bureau of Statistics (BPS) of the Republic of Indonesia noted that in the first semester of 2019, the poverty rate reached 9.41 percent. This figure is 0.41 percent lower than the poverty rate 2018 in the same semester. In addition, Indonesia is also still facing economic inequality. As reported by BPS, the gini ratio level in 2019 semester 1 reached 0.382 out of 1, which is lower than the previous year's achievement in the same semester of 0.007. The hard work of the government, together with stakeholders, is the key to the downward trend in poverty and inequality in Indonesia. Although Indonesia's poverty and inequality rates are decreasing yearly, the problem remains and becomes a standard work to be resolved. Moreover, poverty and economic inequality are multidimensional problems that one party cannot solve alone. Strong coordination and cooperation from various parties is necessary to solve this problem. (Pusat Kajian Strategis Badan Amil Zakat Nasional (Puskas Baznas), 2020)

Zakat, as one of the components of the Islamic economic system, must be optimized by looking at the enormous potential of zakat management; if we can manage Zakat professionally and adequately, it will also have implications for Indonesia's economic development and the goal of improving the welfare of society will be achieved (Novitasari et al., 2022).

There are several alternatives that the government can do about Zakat:

1. Implementing, managing, and taking full responsibility for Zakat.
2. Become a pressure force.
3. Private institutions and the government are in the same position; the difference is in legal action, where the government is the party that imposes sanctions while private institutions are tasked with reporting it to the government. The objectives in the management of Zakat carried out by the government are to avoid double levies of Zakat and taxes, collect Zakat more optimally and orderly, distribute Zakat more productively and on target, reduce crime, reduce social jealousy because it is done evenly and so on (Amalia et al., 2021).

As a non-profit organization, zakat management organization also has characteristics like other non-profit organizations. Such as resources (both funds and goods) from donors, producing various services to the community, and ownership of zakat management organizations are not as usual in business organizations. Usually, some founders agree to establish a zakat management organization (Sri Fadilah, Rini Lestari, 2017).

The government can achieve economic growth according to the target. Still, the

trickle-down effect does not occur, so there is no equal distribution of prosperity to all levels of society. The story of national economic growth simultaneously raises the gap because the financial income between the upper middle group increases. Still, in the middle and lower economic groups, static economic income tends not to change. Another harmful excess of the development process is the high level of dependency, increasing the number of poor people. The problems of poverty and unemployment are some of the crucial issues faced by developing countries as well as Indonesia (Istifhamah, 2020).

Related to the utilization and utilization of zakat funds it has been classified into four forms: traditional consumptive, creative consumptive, traditional productive, and creative generative. The third and fourth forms are often called productive Zakat. Therefore, it is necessary to develop the utilization of Zakat in this form by giving abundant goods and providing business capital that can encourage the empowerment of Mustahik (Rahdiansyah, 2021).

According to M. Umer Chapra, Zakat is not a substitute for the self-financing programs established in modern societies to provide social security protection for the unemployed, the injured, the elderly, and the sick through deductions from workers' salaries and wages and employers' contributions. Zakat also does not replace budget items created by the government for welfare payments and assistance in times of calamity. Nor does it remove the state's obligation to take fiscal measures for income redistribution and promote employment and entrepreneurial opportunities (Chapra, 2001: 268). Zakat is an act of social assistance, a moral obligation of the rich to support the poor and disadvantaged where they cannot help themselves. Although the above programs are already in place to remove suffering and poverty from the Muslim community, Zakat does not remove the burden of government welfare but helps shift some of it to the community, especially the families and neighbors of the victimized individuals, thereby reducing the pressure on the government budget. With the government budget, Zakat is aligned with social assistance for needy people.

Zakat has a broad meaning in the economy on a macro and micro scale. Zakat in the macro economy can be an instrument of fiscal policy in a country or Islamic public sphere. In contrast, in the micro economy, it can play an important role in allocating or distributing Zakat to its recipients. Al-Qur'an at-Taubah verse 60 determines the groups of people entitled to receive Zakat; some are the poor and the needy. They will receive a share of Zakat as a process of income distribution (Suprayitno, 2020).

The government's official and exclusive body tasked with gathering and allocating zakat, infaq, and sadaqah (ZIS) nationwide was founded by Presidential Decree No. 8 of 2001 and is known as Badan Amil Zakat Nasional (BAZNAS). The implementation of Law No. 23/2011 on Zakat Management has reinforced BAZNAS's position as an organization with the power to oversee Zakat administration on a nationwide level. According to the legislation, Baznas is an autonomous, non-structural government agency that answers to the President via the Minister of Religious Affairs (Faser, 2019). (Hayatika et al., 2021).

Research on including zakat fund collection as an alternative to Islamic finance in Indonesia is essential. Convinced that the group of zakat funds in general in the territory of Indonesia has not been maximized, only focusing on several dimensions carried out by Baznas, BAZ, Laz, and other fundraising institutions. For this reason, Baznas and other institutions must strengthen human resources to create an activity on target.

However, the policies made by the government in Indonesia still do not fully use instruments with Islamic principles, even though Indonesia is a country with the most

prominent Islamic population where the government can use potential such as zakat instruments, which can reduce poverty levels (Noviarita et al., 2022).

Based on this background, the authors are very interested in researching the collection of zakat funds as an alternative to Islamic finance in Indonesia. The group of zakat funds is not only done through manuals but can be used in several applications to support the acceleration of technology. Its development provides innovation to Baznas, BAZ, and Zakat Collection Units and can improve performance, especially in collecting funds.

## **B. LITERATURE REVIEW**

Qomariyah, Lailatul Asy'ari, Muhammad (2022) explained that governance issues are problematic for amil zakat institutions. Kholiq (2021) examines the identification of amil governance risks, one of which is the issue of amil quality. The same results are also from research by Susilowati (2018) that the problem of the availability of reliable Human Resources (HR) in the field of Zakat is a problem in itself. In addition to the issue of Governance of zakat institutions, another problem is that the realization of Zakat, infaq, and shodakoh revenues has not been maximized compared to the potential for income (Qomariyah & Asy'ari, 2022). The importance of Human Resources in developing and managing zakat assets properly by solving zakat problems faced, especially in the receipt and distribution of mustahik.

Anik Prastiwi, lin Emy (2019) Justify the enormous possibility for Zakat in Indonesia, a country with a large Muslim population. Therefore, a nation's national income increases with the amount of Zakat it spends. A nation's economic growth will accelerate if its national income rises significantly (economic growth). Growth in the economy will provide wealth and wellbeing to the nation. In the framework of macro and microeconomics, the standard guideline for welfare regulation is the benchmark of zakat. Historical evidence has demonstrated that zakat may boost a nation's national GDP and lead to prosperity. We must imitate the governance structure of Umar bin Abdul Aziz's time, particularly the Zakat and tax systems. Furthermore, contemporary views proposed by Islamic economic figures, such as what we know as the multiplier effect of Zakat, have found how the Zakat mechanism can increase national income, which means rising economic growth. Assistance provided in the form of wasteful service alone has provided a significant multiplier effect (multiplier of Zakat).

Additionally, zakat is provided in the form of revolving cash or working capital as productive help. Naturally, the multiplier impact that is generated in an economy will be much more considerable since the effect of Zakat on consumption assistance is double that of Zakat. Zakat has a positive influence on national income, which implies it also has a beneficial effect on a nation's economic growth, as demonstrated by the computation of Zakat using a macro approach to national revenue. In order to boost the country's income, zakat needs to be empowered and distributed properly. Zakat plays a vital role in enabling individuals to reach their full economic potential. A innovative and effective Zakat distribution and usage system is the alternative and strategic option that Islam provides. If all goes according to plan, the management should enable the impoverished to become Aghniya (the affluent), and transform Mustahik into muzakki (Anik & Prastiwi, 2019). Because of this, zakat in the context of Islamic finance signifies that monies raised via it may help individuals with their financial issues and also reduce the financial burden on mustahik beneficiaries of zakat support.

Fahlevi, Rizal (2019) Explains that Fintech (financial technology) is a technological innovation that provides accessible financial services so that it can reach a wider community. Fintech innovation in the commercial sector has been massively practiced, but not much has been done in the philanthropic sector, especially Islamic philanthropy. Only a few Islamic philanthropy fund management institutions have used technology applications in their services, while most still use traditional methods. Various philanthropic instruments in Islam that are packaged based on technology are fundraising strategies that can increase the receipt of charitable funds so that the goal of poverty alleviation can be realized. The development of technology-based services

in the Islamic philanthropy sector is necessary to support the Islamic financial inclusion program and national financial inclusion in general (Fahlevi, 2019) in collecting zakat funds to facilitate muzaki in paying their obligations by using several technology-based applications as part of the ease of paying Zakat.

Yunita, Ratna, Zuhilmi, Muhammad Desiana, and Rina (2021) Explain that commercial Zakat is Zakat issued on ownership of property intended for buying and selling, which has reached nishab or haul. Trading activities are efforts made by humans to obtain halal sustenance that aims to meet human life's needs. This research was conducted to determine the factors influencing muzakki in paying commercial Zakat (study on traders in Banda Aceh City). This research is a field research (Field Research) using quantitative methods. The sampling method uses the Non-Probability Sampling technique. The sample used in this study was 100 muzaki or traders in Banda Aceh City. The data used in this study are primary, namely data obtained directly from respondents by distributing questionnaires. The multiple regression analysis results show that trust and self-awareness partially and significantly affect muzak in paying commercial Zakat (study on pf traders in Banda Aceh City). Conversely, the understanding factor does not substantially influence Muzakki in paying Zakat to brokers (study on traders in Banda Aceh City) (Yunita et al., 2021). Ulhaq, M Zia (2020) discusses that financial institutions in Islamic economic institutions are influenced by how some public finances are managed by restoring Zakat as the leading institution (Ulhaq, 2020).

Arifah, Arifah Muhammad, Rifqi (2021) explained that, As principals, stakeholders anticipate that OPZ, acting as agents, will fulfill its mandate to manage zakat funds by means of fund collection, sharia-compliant channeling and distribution of the appropriate targets, administrative oversight, and documentation of all activities in the form of financial and non-financial data. However, OPZ's role as an agent is restricted in achieving the high expectations of stakeholders, particularly muzaki. One such constraint is the lack of human resource competency, which creates a gap in expectations and might harm OPZ's standing with muzaki (Arifah & Muhammad, 2021).

## **METHOD**

The method used in this research is descriptive qualitative research. Qualitative research is research where the data used is a collection of words, schemes, and images that will illustrate the discussion being discussed. The use of these methods is expected to answer the problems that want to be addressed related to the existence of Zakat as a source of State wealth. This type of research is library research. This type of research is literature and data sources obtained from websites and journals, articles and books related to Zakat in Indonesia, and data relevant to this research. Then, the data is analyzed to get accurate results.

## **C. RESULT & DISCUSSION**

Zakat is an obligation and part of the pillars of Islam, the most important after prayer. In the Quran, the word zakat is mentioned 32 times, 28 of which are in conjunction with prayer. This shows that Zakat is obligatory, and the command to pay Zakat is almost equal to the power to pray. Zakat maal is one form of Zakat that a Muslim must pay on the wealth owned. The conditions of wealth that must be zakaah are: 1) Fully owned (Almilkuttam), 2) Developed, 3) Enough Nishab, 4) More than Basic Needs (Alhajatul Ashliyah), 5) Free from debt, and 6) Passed One Year (Al-Haul) (Qardhawi, 1999). In the traditional perspective, the object of payment of zakat maal includes agricultural products, mineral resources, gold, jewelry, cash, business results, and livestock, while in the modern perspective, the object of payment of zakat maal includes income from assets, salaries, and securities (Abu Bakar, 2007; Qardhawi, 1999).

To explore this potential, at least four steps are needed to be taken simultaneously. First, socialization and education to the community related to the law and wisdom of Zakat, zakat object assets, calculation procedures, and the link between Zakat and taxes. About the knowledge and function of Zakat, for example, the willingness to give

Zakat will build work ethic and ethics (QS. Al-Mu'minun: 1-4), develop and bless wealth (QS. Al-Baqarah: 276 and QS. Ar-Rum: 39), clear the mind and soul (QS. At-Taubah: 103), helping and assisting the poor in improving their welfare (QS. At-Taubah: 60), as well as strengthening community economic activities because wealth does not only accumulate in the hands of a group of wealthy people (QS. Al-Hasyr: 7), and many other functions and wisdom.

Third, the distribution of Zakat is right on target following Sharia provisions and pays attention to transparent management aspects. For example, in addition to being given consumptively to meet primary needs directly (QS Al-Baqarah: 273), Zakat is also given to improve the business activities and work of mustahik / productive Zakat (al-hadis).

Fourth, synergy and coordination or taawun both among amil zakat (local, national, regional, and international levels) and with other components of the ummah such as the Indonesian Ulema Council (MUI), government agencies, Islamic organizations, Islamic educational institutions, universities, mass media, and others. The actualization of zakat potential is expected to be a massive joint movement that crosses ethnicities, organizations, and territories (note QS Al-Maidah: 2 and QS At-Taubah: 71) (Hafidhuddin, 2011).

Inclusion can be defined as involvement, equitable distribution, and inclusion. So far, the literature on inclusion has centered on educational or financial inclusion. Financial inclusion can be defined as a form of deepening financial services aimed at the lower classes of society to utilize formal financial products and services such as safe money storage, transfers, savings, as well as loans and insurance (Bank Indonesia, 2013). According to Gunawerdhana (2007), financial inclusion aims to overcome financial exclusion - the lack of access faced by the people who need it most to cheap, fair, and safe financial services from mainstream service providers. No research has been found on zakat inclusion, so from several definitions of inclusion associated with zakat payment, the inclusion of zakat payment can be interpreted as the level of participation or participation of zakat payers to pay Zakat, through amil zakat institutions (Canggih et al., 2017).

About improving the professionalism of zakat management institutions, Good Governance is definitively a system that regulates and controls companies that create value for all stakeholders. Good Governance is nothing but a problem regarding the company's management conceptually regarding applying the principles of Good Governance. For this study, the theory of the principles of Good Governance that was chosen only chose five principles of Good Governance put forward by the KNKG, consisting of (1) transparency, (2) accountability, (3) responsibility, (4) independence, and (5) fairness.

## D. CONCLUSION

The collection of zakat funds in Indonesia, managed by several recognized institutions, such as BAZNAS, BAZ, and LAZ, has implemented Good Governance in activities well against the principles of transparency, accountability, responsibility, independence, and fairness in the management of zakat funds.

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