

THE IMPACT OF COVID-19 ON DIGITAL SHARIA BANKING IN PADANGSIDIMPUAN CITY

Muhammad Wandisyah R. Hutagalung

Fakultas Ekonomi dan Bisnis Islam, Institut Agama Islam Negeri Padangsidimpuan
Email: wandisyah@iain-padangsidimpuan.ac.id

Darwis Harahap

Fakultas Ekonomi dan Bisnis Islam, Institut Agama Islam Negeri Padangsidimpuan
Email: darwisharahap@iain-padangsidimpuan.ac.id

Muhammad Isa

Fakultas Ekonomi dan Bisnis Islam, Institut Agama Islam Negeri Padangsidimpuan
Email: muhammadisa@iain-padangsidimpuan.ac.id

Abstract

The high level of direct transactions at Islamic banks during the Covid-19 pandemic is a common sight in Padangsidimpuan City. In fact, in the current 4.0 era, Islamic banks have provided various digital-based services to make it easier for customers to transact without having to come to Islamic banks, especially during the pandemic. This study aims to see the impact of the Covid-19 pandemic on the use of Digital Syariah Banking in Padangsidimpuan City. This study uses descriptive qualitative data analysis techniques with 400 samples. This study resulted that Covid-19 had no impact on the use of Digital Syariah Banking in Padangsidimpuan City. This is due to three factors, namely the public's view of Covid-19, security, and the location of Islamic banks.

Keywords: Impact, Covid-19, Digital Sharia Banking

Abstrak

Tingginya tingkat transaksi langsung di bank syariah di masa pandemi Covid-19 menjadi pemandangan yang lumrah di Kota Padangsidimpuan. Padahal, di era 4.0 saat ini, bank syariah telah menyediakan berbagai layanan berbasis digital untuk memudahkan nasabah bertransaksi tanpa harus datang ke bank syariah, apalagi di masa pandemi. Penelitian ini bertujuan untuk melihat dampak pandemi Covid-19 terhadap penggunaan Digital Syariah Banking di Kota Padangsidimpuan. Penelitian ini menggunakan teknik analisis data deskriptif kualitatif dengan jumlah sampel 400. Penelitian ini menghasilkan bahwa Covid-19 tidak berdampak pada penggunaan Digital Syariah Banking di Kota Padangsidimpuan. Hal ini disebabkan tiga faktor, yakni pandangan masyarakat terhadap Covid-19, keamanan, dan lokasi bank syariah.

Kata kunci: Dampak, Covid-19, Perbankan Syariah Digital

Introduction

Almost every country in the world is trying to conquer the massively spreading Covid-19 pandemic, including Indonesia. It is undeniable that the spread of Covid-19 has not only weakened the health of mankind, but has also weakened the economy both macro and micro. In the macro sector, it is clear that government revenues have decreased. As stated by the Minister of Finance of the Republic of Indonesia, Sri Mulyani Indrawati in a Virtual Media Briefing, Wednesday, December 23, 2020. The Minister of Finance projects that state revenues will decline by 15% due to depressed tax revenues due to the Covid-19 pandemic (Rohmah, 2020). Meanwhile, on a micro basis, it can be seen that people's purchasing power has decreased, the impact of the number of employees being laid off. The company itself, experienced declining revenue, plus it has short-term and long-term liabilities. Some of the symptoms we have seen and even experienced are evidence that the Covid-19 pandemic has weakened the Indonesian economy in all sectors.

Various policies continue to be studied to overcome and anticipate the worst possibility of this pandemic. The Large-Scale Social Restrictions (PSBB) followed by the New Normal Adaptation policy are expected to suppress the spread of the Covid-19 virus. This policy requires the public to limit themselves to activities in open spaces or activities that directly interact with other people. However, it is undeniable that humans must continue to fulfill their various needs where these needs cannot be postponed or eliminated. Technological advances in many lines without exception in the economic and banking sectors show a crucial role in the era of the Covid-19 pandemic. E-commerce is one proof of the role of technology in the economic and banking sectors which has helped a lot in human life in the era of the Covid-19 pandemic (Achjari, 2000). All human needs can be obtained by utilizing e-commerce without having to leave the house to buy something and without having to use cash. Based on a statement by the WHO (World Health Organization) revealed that cash can be one of the media for the spread of the Covid-19 virus (Fatoni et al., 2020). In the era of the Covid-19 pandemic, online shopping (Online Shop) is an activity that is already familiar to the public, including the City of Padangsidempuan.

Shopping online by utilizing various existing shopping applications, of course, requires non-cash funds, although some applications provide the Cash on Delivery (COD) feature or pay on the spot (Hendarsyah, 2019). However, not all types of shopping can take advantage of the COD feature so that in a shopping application a balance is needed to make buying and selling transactions online or known as Top-up. Top-up itself can be done by transferring an amount of money to the balance of our online shopping application, where transfers can be made via ATM machines or Mobile Banking or Internet Banking. Transfers via ATM machines should be avoided because it will force people to leave their homes. So, the best way is to take advantage of Digital Banking, be it SMS Banking, Mobile banking, or Internet Banking (Fernos & Alfadino, 2021). In this case, Islamic banks also have the same Digital Banking services as conventional banks, the authors call it Digital Syariah Banking. The increasing intensity of the use of E-commerce among the public cannot be separated from the use of Digital Syariah Banking. It is predicted that the use of Digital Banking in Southeast Asia will continue to increase until 2025 with the largest number of users coming from Indonesia.

Based on preliminary observations and observations made by researchers, the number of customers who make transactions directly at Islamic banks in Padangsidempuan City did not experience a significant decrease, in other words, the intensity of transactions directly at Islamic banks was almost the same before and during the pandemic. On the other hand, researchers observe that customers perceive that transacting directly at Islamic banks is easier when compared to using online services that have been provided by Islamic banks. This is not in line with the Government Regulation of the Republic of Indonesia Number 21 of 2020 concerning Large-Scale Social Restrictions in the Context of Accelerating the Handling of Corona Virus Disease 2019 (Covid-19) article 4 paragraph 1 which states that Large-Scale Social Restrictions cover at least school and workplace holidays, restrictions on religious activities and restrictions on activities in public places or facilities. This is an attraction to be studied to see the extent to which the Covid-19 pandemic demands

consumer behavior (especially sharia bank customers) to make transactions using Digital Sharia Banking in Padangsidempuan City.

Covid-19

Based on the exposure of the World Health Organization (WHO), Coronavirus (Covid-19) is an infectious disease caused by the corona virus which was detected recently. A person who is attacked by the Covid-19 virus will almost certainly experience respiratory problems, both mild and severe, so special treatment is needed as early as possible. People with cancer, diabetes, chronic respiratory and cardiovascular diseases have a greater chance of spreading this virus. Understanding how this virus works is the best way to deal with it, plus knowing the diseases that can arise as a result, and how this virus spreads massively. Routine use of hand sanitizers and washing hands regularly and not touching the face are some of the steps that must be taken in overcoming the spread of the Covid-19 virus, especially the spread caused by nasal fluids and saliva (Organization, 2020).

Meanwhile, according to the Ministry of Health of the Republic of Indonesia quoted through the website www.kemendes.go.id stated that Coronavirus is a disease experienced by humans and animals in general caused by viruses (Dani & Mediantara, 2020). Humans who are attacked by this virus will usually experience flu at ordinary levels to serious levels such as Middle East Respiratory Syndrome (MERS) and Severe Acute Respiratory Syndrome (SARS). In December 2019, a new type of corona virus was discovered in Wuhan Province, People's Republic of China, which hereinafter has the name Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-COV2) and causes Coronavirus Disease 2019 (Covid -19).

Symptoms of Covid-19 can range from mild illness to pneumonia. Some people will recover easily, and others may become very sick very quickly. People with coronavirus may experience symptoms such as fever, respiratory symptoms, cough, sore throat, shortness of breath. Other symptoms may include runny nose, acute nasal congestion (congestion), headache, muscle or joint pain, nausea, diarrhea, vomiting, loss of sense of smell, changes in sense of taste, loss of appetite and fatigue. To stop the

spread of Covid-19, even people with mild respiratory infection symptoms must undergo tests (Marlina et al., 2017).

People suffering from Hay Fever or allergic asthma may have symptoms similar to those of Covid-19. Some of the differences are that hay fever does not occur with hay fever or allergic asthma. Itchy nose, itchy and watery eyes and itchy throat and palate are common symptoms of hay fever but not Covid-19.

How Covid-19 Spreads

Covid-19 is caused by the SARS-CoV-2 virus, which spreads between people in several different ways. The virus can spread from an infected person's mouth or nose in tiny fluid particles when they cough, sneeze, talk, sing or breathe. These particles range from larger respiratory droplets to smaller aerosols. Current evidence suggests that the virus spreads mainly between people who are in close contact with each other, usually within 1 meter (close distance) (Organization, 2020). A person can become infected when aerosols or droplets containing the virus are inhaled or come into direct contact with the eyes, nose, or mouth. The virus can also spread in poorly ventilated and/or crowded indoor environments, where people tend to spend more time. This is because the aerosol remains suspended in the air or travels further than 1 meter (long distance). People can also become infected by touching surfaces that have been contaminated with the virus while touching their eyes, nose, or mouth without cleaning their hands. Further research is underway to better understand the spread of the virus and which settings are most at risk and why. Research is also underway to study emerging viral variants and why some are more transmissible (Lusk et al., 2021).

Consumer Behavior

The process by which a person searches for, buys, uses, evaluates, and takes action after consuming a product, service or idea that is expected to meet his or her needs is an understanding of consumer behavior (Schiffman & Kanuk, n.d.). The actions of these consumers are dynamic and adapt to their environment. The types of consumer

behavior are rational and irrational. The rational nature prioritizes the thoughts and logic of consumers, while the irrational nature is driven by mere lust, such as seeing items that are on discount, they will immediately buy them without thinking about the future.

According to Kotler and Keller (Kotler & Keller, 1992), consumer behavior is the science of how to choose, buy, use goods, services, ideas, or experiences carried out by individuals, groups, and organizations/companies to meet the needs of life. According to Engel et al. (Sangadji & Sopiaah, 2013), consumer behavior is an action that directly plays a role in ownership, consumption, and the final product or service, including the process before and after the attitude is determined. According to Mowen and Minor (Sangadji & Sopiaah, 2013), consumer behavior is the science of units and decision-making processes that involve buying, using, receiving, and determining goods, services, and ideas. Based on several opinions from experts, the author concludes that consumer behavior is a person's considerations and actions to determine attitudes in choosing and using a product or service. To consume an item, everyone will certainly make various considerations both in terms of need, quantity, and quality of an item.

Digital Sharia Banking

Digital Syariah Banking is basically the same as Digital Banking, only the author calls it Digital Syariah Banking because this service is a product issued by Islamic banks and is also found in other Islamic financial institutions. According to the Financial Services Authority (OJK), Digital Banking is a banking service or activity that is carried out independently using electronic or digital methods owned by banks, and/or through digital media belonging to prospective customers and/or bank customers (Fitriana, 2019). This enables prospective customers and/or bank customers to obtain information, communicate, register, open accounts, conduct bank transactions and close accounts, including obtaining information and transactions other than bank products, including all activities normally carried out face to face such as investment information, the need for consultation, several other transaction needs that are digital to transactions (*e-commerce*) and the needs of various customers (www.ojk.go.id).

The Relationship of the Covid-19 Pandemic with Behavior

Basically the phenomenon of the Covid-19 Pandemic as described above, requires humans to restrain themselves or at least reduce activities outside the home. The government has issued a policy through the Government Regulation of the Republic of Indonesia Number 21 of 2020 concerning Large-Scale Social Restrictions in the Context of Accelerating the Handling of Corona Virus Disease 2019 (Covid-19) article 4 paragraph 1 which states that Large-Scale Social Restrictions at least include school and workplace holidays, restrictions on religious activities and restrictions on activities in public places or facilities. Referring to this regulation, many economic activities have changed. As stated by Cholilawati Abdullah (2020), people's behavior has changed in terms of making transactions. Due to the pandemic, people have reduced buying and selling activities at traditional markets. On the other hand, the consumption of goods and services has not changed at all. Covid-19 has forced 10x10 Consumer Megashifts, where changes in consumer behavior are 10 times greater and at a rate 10 times faster (Youswohady, 2021). According to Youswohady, there were at least 4 behavioral changes that occurred as a result of the Covid-19 pandemic including, stay at home lifestyle, back to the bottom of the pyramid, go virtual, and empathic society (Wijayanti et al., n.d.).

Research Methods

In this study, researchers tried to study deeper and find the extent of changes in consumer behavior in using Digital Syariah Banking Services during the Covid-19 pandemic. This study uses descriptive qualitative data analysis techniques, namely to analyze descriptively the information obtained from the respondents. Respondents or informants in this study are people of Padangsidempuan City who have accounts at Islamic Banks.

Population and Sample

The population of this research is the people of Padangsidempuan City who are customers of Islamic banking, amounting to 34,700. Purposive sampling technique is used to determine the sampling which is part of the Non Random Sampling technique. The sample comes from the Padangsidempuan community who use Digital Syariah Banking. To determine the number of samples to be used in this study, the slovin formula is used with a margin of error of 5% or 0.05 as follows:

$$\begin{aligned} n &= N / (1 + (N \times e^2)) \\ &= 34,700 / (1 + 34,700 \times (0.05)^2) \\ &= 395 \text{ samples or fulfilled to be } 400 \text{ samples.} \end{aligned}$$

Data Collection Technique

The data collection technique used questionnaires/questionnaires directly and through Google Form media with a total of 400 informants. Where there are 100 informants who answer the questionnaire directly and 300 informants answer via Google Form media. Researchers consider it necessary to collect data directly (without google form) because based on the results of observations that have been made, some informants argue that it is easier to answer questionnaires through questionnaires compared to google forms. The measuring instrument for changes in consumer behavior is based on features related to transactions available on Digital Syariah Banking services, namely: (1) use of the balance check feature before and during the pandemic; (2) use of the transfer feature before and during the pandemic; (3) use of payment features before and during the pandemic; (4) Top up E-Money before and during the pandemic; (5) using the zakah payment feature before and during the pandemic; (6) use the Account Opening feature before and during the pandemic; (7) using the buy and pawn gold features before and during the pandemic; and (8) using the cash withdrawal feature before and during the pandemic. The distribution of questionnaires/questionnaires is given directly to respondents for approximately 1 month.

Data Analysis Technique

The data analysis technique used in this research is descriptive analysis. Where the researcher will describe the data by tabulating the percentage of each question answered by the respondent. In the questionnaire, the research proposes 8 statements related to the frequency of use of several features/menus related to transactions that are available on the Digital Syariah Banking service, in this case the Mobile Banking application. The service features related to transactions are Balance Check , Transfer, Payment, Top up e-Money, Pay Zakah, Open Account, Buy and Pawn Gold, and Cash Withdraw. Then, the researcher made criteria from the available answers that were proposed. The following is a table of statements and categories in the questionnaire:

Tabel 1

Frequency of use	Category
0	Never
1-3 Times	Rare
4-6 Times	Sometimes
7-9 Times	Often
More than 9 kali	Always

After collecting all the answers from the informants, the researcher then conducted a descriptive analysis related to the identity and answers to the statements that had been proposed by the researcher.

Results And Discussion

This study obtained important points regarding the impact of Covid-19 on the use of Digital Syariah Banking in Padangsidempuan City, especially customers from Bank Syariah Indonesia and Bank Muamalat Indonesia. The results of this study explain the description of informants and analyzes based on references deemed relevant by researchers. The results obtained are as follows.

Characteristics of Informants

To determine the characteristics of the informants, the researchers distributed questionnaires directly and via Google Form with a total of 400 informants. Informants in the study came from Islamic bank customers in Padangsidempuan City with various characteristics, namely gender, age, Islamic bank used, and occupation. For more details, see the table below.

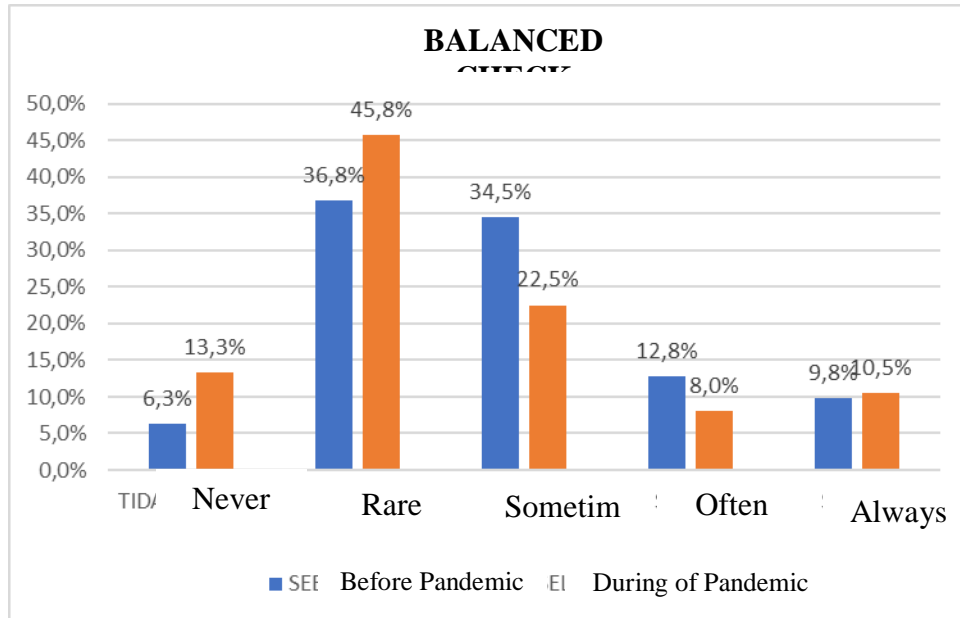
Description of Research Results

Using the “Balance Check ” Feature Before and During the Pandemic

The first type of transaction contained in the Digital Syariah Banking service is the Balance Check Feature. Based on the results of the study, it was found that before the Covid-19 pandemic there were 6.3% of informants who had never used the "Balance Check " feature on Digital Syariah Banking services. During the pandemic, informants who did not use the “Balance Check ” feature increased to 13.3%. The increase in the use of the “Balance Check ” feature also experienced an increase in the “Rare” category, where before the pandemic informants rarely used the “Balance Check ” feature by 36.8%, while during the pandemic it increased to 45.8%. In contrast to the informants who answered in the "Never" and "Rarely" categories, in the "Sometimes" and "Often" categories the answers of the informants decreased from before the pandemic to during the pandemic with a successive percentage decline of 34.5% to 22.5% and 12.8% to 8%. In the "Always" category, the informants' answers increased from 9.8% to 10.5%. For more details can be seen in Graph IV.1 below.

Graphics 1

Informants Using the “Balance Check” Feature



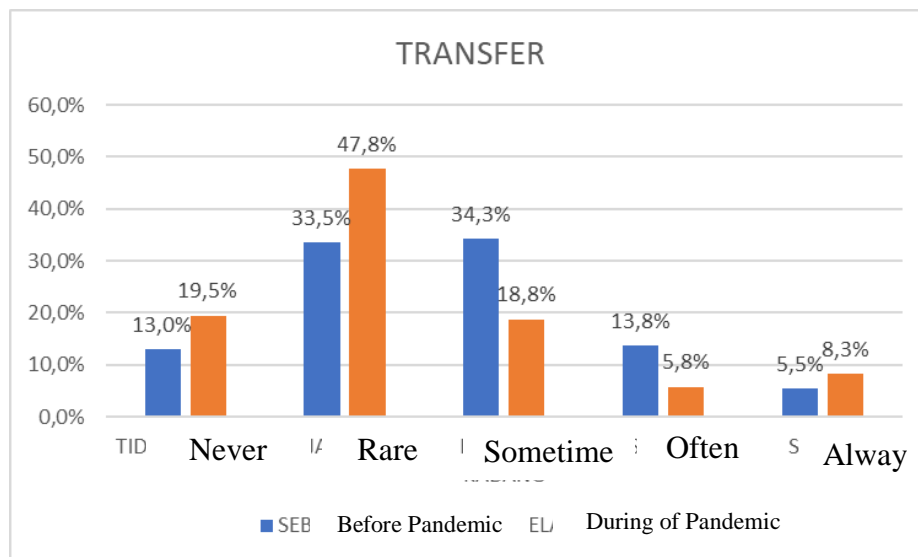
Based on the results of this study, it was found that there was no significant change in behavior in terms of using the "Balance Check " feature on Digital Syariah Banking services in Padangsdimpuan City. This can be seen from Graph 4.1 where the percentage of informants who always use the “Balance Check” feature only increased by 0.7% and informants who frequently used the “Balance Check” feature decreased by 4.8%. This is inversely proportional to informants who never and rarely use the “Balance Check” feature where informants in this category have increased by 7% and 9%, respectively.

Using the “Transfer” Feature Before And During The Pandemic

The next type of feature found in the Digital Syariah Banking service is “Transfer”. Based on the results of this study, it was found that informants who had never used the "Transfer" feature before the pandemic were 13% and increased to 19.5% during the Covid-19 pandemic. Meanwhile, informants who rarely used the "Transfer" feature before the pandemic were 33.5% and experienced an increase during the pandemic to 47.8%. Informants who answered sometimes experienced a decrease

from before the pandemic from 34.4% to 18.8% during the pandemic. Meanwhile, informants who often make transfers before using Digital Syariah Banking services are 13.8% and during the pandemic it has decreased to 5.8%. In the "Always" category, it was found that the total number of informants who answered was 5.5% and decreased to 8.3%.

Graphics 2
Informants Using the “Transfer” Feature



In terms of the use of the "Transfer" feature on Digital Syariah Banking services, changes in people's behavior can be seen from the percentage change in the use of the "Transfer" feature before and during the pandemic. Where it was found that the increase in the percentage of informants who never and rarely used the “Transfer” feature had a higher increase compared to the percentage who always and often used the “Transfer” feature. Even informants who frequently make transfers to Digital Syariah Banking services have decreased by 8%. This decrease was supported by the findings of informants who never and rarely made transfers, which increased by 5.5% and 14.3%, respectively. Meanwhile, the increase in informants who always make transfers using the service only increased by 2.8%. This means that the Covid-19 pandemic does not have an impact on the use of Digital Syariah Banking when viewed in terms of the rules

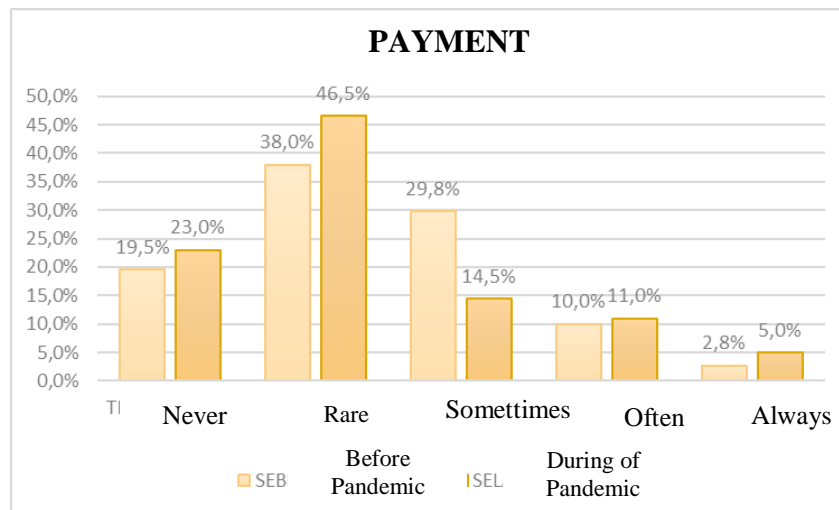
that apply during the pandemic. The Covid-19 pandemic requires people to limit themselves from interacting with other people. In terms of meeting economic demands, especially transactions in the banking world, Digital Syariah Banking services have an important role to make it easier for humans to make transactions, one of which can make transfers only through digital services without having to leave the house. This will be in line with the rules that apply during the pandemic. However, this study found that the impact of Covid-19 on the use of Digital Syariah Banking services in terms of making transfers was not in accordance with one of the objectives of Digital Syariah Banking services. Where there was a decrease in transfers during the Covid-19 pandemic, even though the number of people who made transfers before the pandemic had a greater number, in other words the Covid-19 pandemic had an impact on decreasing the use of the "Transfer" feature on Digital Syariah Banking services.

Using the “Payment” Feature Before And During The Pandemic

The next feature found in the Digital Syariah Banking service is “Payment”. This service can be used to make payments and purchases in the form of telephone credit, electricity credit, prepaid television payments, and so on. In this study, it was found that before the Covid-19 pandemic, informants who had never used the "Payment" feature on Digital Syariah Banking services were 78 people or 19.5%. During the Covid-19 pandemic, this number increased to 23% or as many as 92 people from the total respondents studied. Information that rarely made payments through this service before the covid-19 pandemic was 152 people with a percentage of 38%. Similar to informants who have never made payments through this service, during the Covid-19 pandemic, informants who rarely used the “Payment” feature also increased to 46.5% or as many as 186 people. Meanwhile, some communities sometimes use the “Payment” feature before the pandemic. The number who used this service was 198 people or 19.8% and experienced a significant decrease to 14.5% or 50 people during the Covid-19 pandemic. In contrast to informants who sometimes make payments through Digital Syariah Banking services, informants who often make payments through Digital

Syariah Banking services before the covid-19 pandemic were 10% or as many as 40 people and experienced an increase during the Covid-19 pandemic to 11% or as much as 44 people. Likewise, informants who always make payments through Digital Syariah Banking services, before the Covid-19 pandemic the informants answered that they always made payments through Digital Syariah Banking services as much as 2.8% or 11 people and increased to 5% or as many as 20 people during the pandemic. Covid-19. For convenience, it can be seen through Graph IV.3 below.

Graphics 3
Informants Using the “Payment” Feature



In today's modern era, non-cash transactions are no stranger to the public. Purchases of telephone credit, electricity bills, or prepaid television payments can be done without having to leave the house. One of these service providers is a sharia bank through Digital Sharia Banking services with one of the features provided, namely "Payment". In this menu, customers can make various types of payments without having to go through an agent again. Based on the results of this study, it was found that the Covid-19 pandemic had little impact on the use of the "Payment" feature available on Digital Syariah Banking services. This can be evidenced by the increase in the percentage of informants who "never" and "rarely" compared to the increase in the percentage of informants who "often" and "always" make payments through Digital

Syariah Banking services where in the "never" category there is an increase of 3.5 % and the "Rare" category increased by 8.5%.

This is not in line with the informants with the categories "often" and "always", where the percentage increase is 1% and 2.2%, respectively. The percentage of informants who "often" and "always" should be inversely proportional to the percentage of informants who "never" and "rarely" use the "payment" feature on the Digital Syariah Banking service. However, the results of this study indicate that the percentage of informants who answered "Sometimes" experienced a significant decrease, namely by 25.3%. This means that the Covid-19 pandemic has an impact on changes in customer behavior where people who often and always use the "Payment" feature through Digital Syariah Banking services only increase by no more than 3% while those who never and rarely use the "Payment" feature through Digital services. Sharia Banking increased by more than 10%, in other words, the impact of Covid-19 caused people to tend to reduce the use of Digital Sharia Banking services, in this case the use of the "Payment" feature.

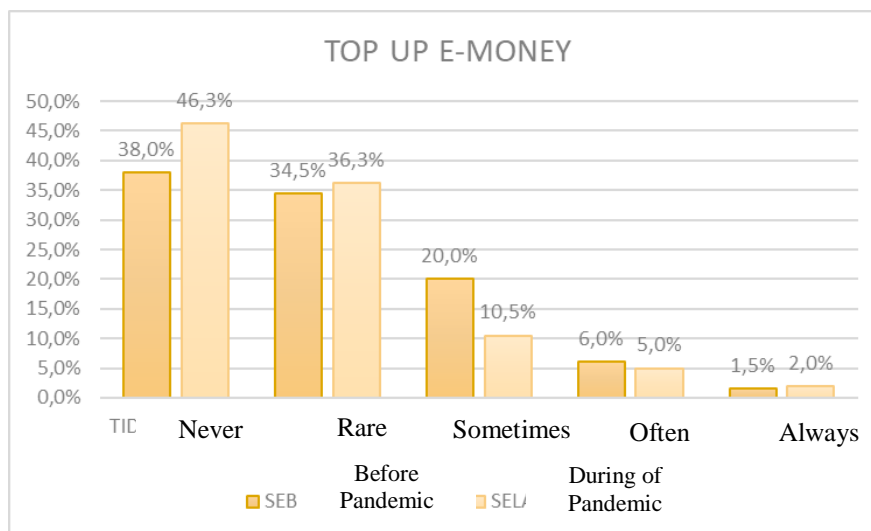
Doing “Top Up E-Money” Before And During The Pandemic

In the Mobile Banking application there is a menu/feature called Top Up E-Money. This service is used to top up Digital Wallets owned by customers such as Shoppe Pay, Ovo, Dana, and so on. The results of this study related to the use of the E-Money Top Up service found that the informants who answered that they had never done top up before the Covid-19 pandemic were 38% or as many as 152 people. Then during the Covid-19 pandemic, it increased to 46.3% or as many as 185 people. For informants who answered that they rarely did top up before the pandemic, 34.5% or 138 people increased to 36.3% or 145 people during the Covid-19 pandemic. Meanwhile, there was a decrease in the number of informants who answered sometimes, often, and always. Where the informant who answered "Sometimes" did Top Up before the pandemic by 20% or as many as 80 people and decreased to 10.5% or as many as 42 people during the pandemic. Meanwhile for the informants who answered "often" as many as 24 people or 6% of the total respondents and decreased to 20 people or to 5%

of the total respondents. Before the Covid-19 pandemic, informants who answered "Always" were 1.5% of the total respondents or as many as 6 people and increased to 2% or as many as 8 people during the Covid-19 pandemic.

Graphics 4

Informants Who Use the “Top Up E-Money” Feature



Advances in technology today can not be separated from human life. All the affairs in front of this almost certainly will not be separated from technological advances, as well as the economy. In line with the “Movement Non-Cash” program campaigned by Bank Indonesia, currently there are many ways to make transactions without having to use cash. Non-cash transactions like this are very effective in preventing the spread of the Corona virus. Some developers have created a cashless payment system but only by refilling the balance contained in the applications used, for example Shopee pay, Ovo, Go Pay, and so on. This application can be used with a record that the user must have a balance in it. One of the methods used is to top up E-Money or top up through the Digital Syariah Banking service. During the Covid-19 pandemic, non-cash transactions were quite effective. Based on the results of this study, it can be said that the Covid-19 pandemic has no impact on the use of Digital Syariah Banking in Padangsidempuan City. Where this can be proven by the increase in the percentage of people who have never done Top Up through Digital Syariah Banking services by 8.3% and those who rarely do Top Up increased by 1.2%, in other words the

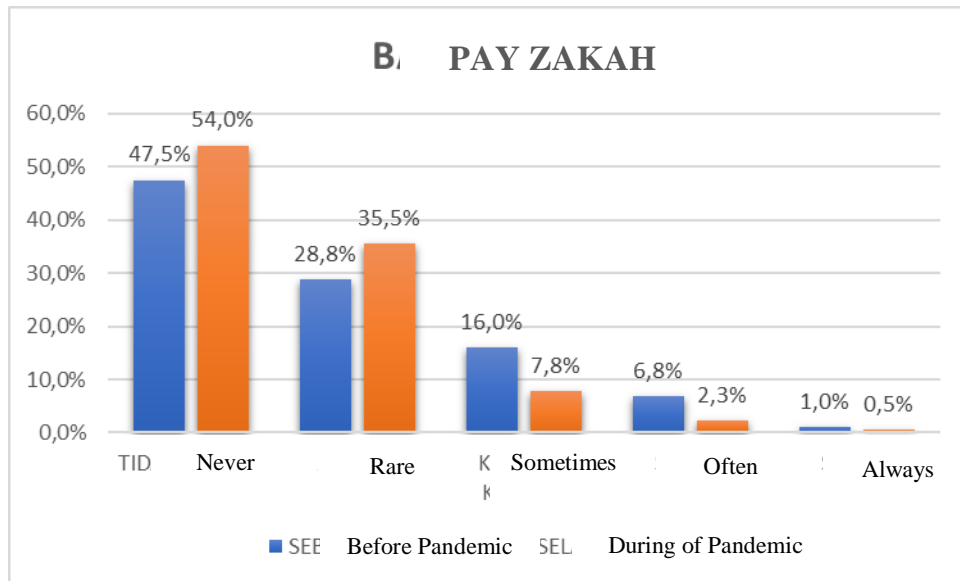
Covid-19 pandemic has not caused the people of Padangsidempuan City to be increasingly interested in Top Up E-Money through Digital Syariah Banking services.

Using the “Pay Zakah” Feature Before And During The Pandemic

One of the differences between Conventional Digital services and Digital Sharia Banking is the “Pay Zakah” feature. This study obtained the results that 47.5% of the total respondents or 190 people had never used the "Pay Zakah" feature on Digital Syariah Banking services before the Covid-19 pandemic, meanwhile during the pandemic the number increased by 216 people or 54% of the total respondents who received researched. For informants who answered in the "Rare" category, there were 115 people or 28.8% of the total response before the Covid-19 pandemic and an increase during the Covid-19 pandemic to 142 people or 35.5 of the total respondents. Furthermore, as many as 64 people, 16% of the total respondents answered "Sometimes" using the "Pay Zakah" feature before the Covid-19 pandemic. This answer decreased during the Covid-19 pandemic where as many as 31 people or 7.8 percent answered that they sometimes pay zakah through Digital Syariah Banking services. Informants who answered that they often used the "Pay Zakah" feature before the pandemic were 27 people or 6.8%, but during the pandemic this number decreased to 9 people or 2.3% of the total responses studied. Meanwhile, there were 4 people who always used this feature before the Covid-19 pandemic, but as with the informant who answered "Often", it also decreased to 2 people or 0.5% of the total respondents during the Covid-19 pandemic.

Graphics 5

Informants Using the “Pay Zakah” Feature



Based on Graph IV.5 above, it can be seen that the number of respondents / informants who have never used the "Pay Zakah" feature reached 50% during the pandemic. Likewise with informants who rarely use it. Meanwhile, the informants who answered "Sometimes", "Often", and "Always" decreased. This means that in terms of the "Pay Zakah" service, the Covid-19 pandemic has no impact on the use of Digital Syariah Banking in Padangsidempuan City. This can be proven by more and more people who do not use this service during the pandemic.

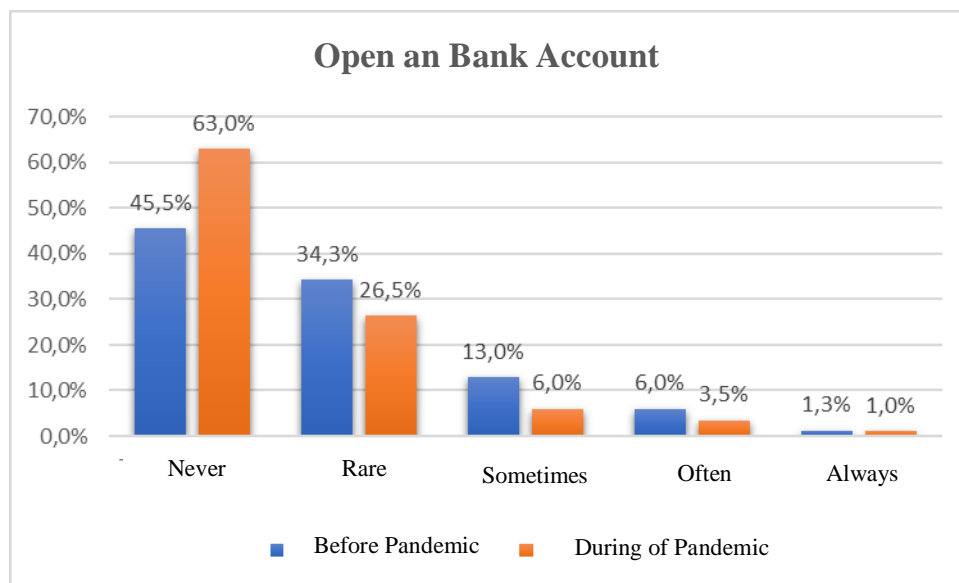
Using the “Open an Bank Account” Feature Before And During The Pandemic

For the “Open Account” feature, it was found that before the pandemic and during the pandemic the number of informants who had never used the “Open Account” feature was quite large. Before the pandemic, the number of informants who had never opened an account through Digital Syariah Banking services reached 182 people with a percentage of 45.5% and during the pandemic experienced a spike to over half of the total respondents, namely 63% with a total of 252 people. Meanwhile, informants who answered that they rarely used the “Open an Account” feature before the pandemic amounted to 137 people and decreased to 106 people. The percentage decrease also occurred in the “Sometimes”, “Often”, and “Always” categories. Where there are 13% of informants who sometimes use the “Open an Bank Account” feature before the

Covid-19 pandemic to 6% during the pandemic. Likewise, informants who often used the "Open an Bank Account" feature before the Covid-19 pandemic increased from 6% to 3.5% during the Covid-19 pandemic. Furthermore, informants who always used the "Open an Bank Account" feature before the Covid-19 pandemic were 1.3% to 1% during the Covid-19 pandemic.

Graphics 6

Informants Using the “Open an Bank Account” Feature



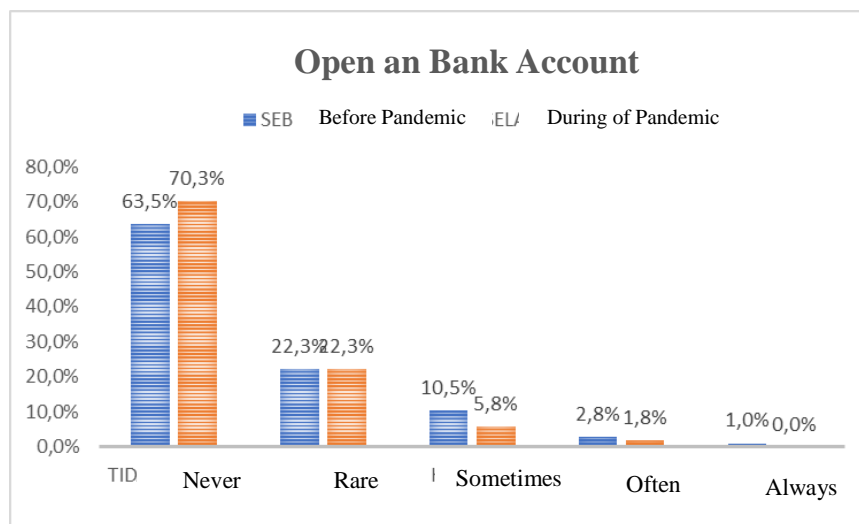
Based on the analysis and observations made by researchers, the high percentage of informants who have never used the “Open an Bank Account” feature is due to a lack of public understanding of the function of this service. In addition, the results obtained by researchers indicate that the Covid-19 pandemic has no impact on customer behavior in using the "Open an Bank Account" feature on Digital Syariah Banking services in Padangsidempuan City.

Using the “Buy And Pawn Gold” Feature Before And During The Pandemic

The next feature contained in the Digital Syariah Banking service is "Buy and Pawn Gold". This feature provides a service to buy or pawn gold. Based on the research conducted, it was found that informants who had never bought/pawned gold through

Digital Syariah Banking services were 63.5% before the Covid-19 pandemic and increased to 70.3% during the Covid-19 pandemic. Meanwhile, informants who rarely buy/pawn gold through this service have not changed from before the Covid-19 pandemic until the Covid-19 pandemic occurred, namely 22.3% or 89 people.

Graphics 7
Informants Using the “Buy and Pawn Gold” Feature



Similar to the “Open an Account” feature, the “Buy and Pawn Gold” feature is also less attractive to the public. It can be seen from Graph IV.7 above where the number of informants who have never used this feature is quite high, from 254 people to 281 people during the Covid-19 pandemic. Meanwhile, those who frequently and always use this feature have experienced a decline. So, it can be said that in terms of using the "Buy and Pawn Gold" feature, the Covid-19 pandemic has no impact on customer behavior in using Digital Syariah Banking in Padangsidempuan City.

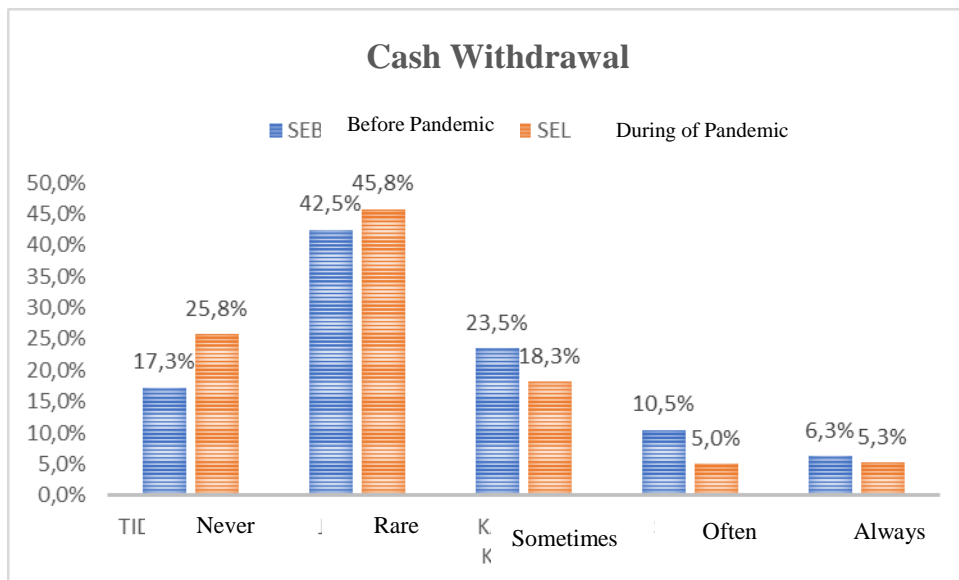
Using the “Cash Withdrawal” Feature Before And During The Pandemic

The “Cash Withdrawal” feature is also available in the Digital Syariah Banking service. Based on the results of the study, it was found that the informants who had never made cash withdrawals before the Covid-19 pandemic were 17.3% or as many as 69 people and became 25.8% or 103 people during the Covid-19 pandemic. Informants

who answered that they rarely used this feature before the Covid-19 pandemic amounted to 170 people or 42.5% of the total respondents. During the Covid-19 pandemic, the number of informants who rarely used this feature increased to 45.8% or 183 people. For informants who answered sometimes, often, and always experienced a decline from before the pandemic to during the Covid-19 pandemic. Where in the “Sometimes” category from 23.5% to 18.3%, the “Often” category from 10.5% to 5%, and the “Always” category from 6.3% to 5.3%.

Graphics 8

Informants Using the “Cash Withdrawal” Feature



From Graph IV.8 above, it can be seen that there is an increase in people who never and rarely make cash withdrawals through Digital Syariah Banking services. Meanwhile, people who initially often and always use this service have decreased since the Covid-19 pandemic. This means that it can be said that the Covid-19 pandemic has no impact on the use of Digital Syariah Banking in Padangsidempuan City.

Discussion Of Research Results

Based on the results of the research above, of the 8 statements submitted to respondents, it was found that the Covid-19 pandemic which has taken place since early 2020 until now has not had an impact on the intensity of the use of Digital Syariah Banking in Padangsidempuan City. In accordance with data obtained by researchers directly from respondents, either through questionnaires or observations, it was found that the use of Digital Syariah Banking was not considered too important by the public, even during a pandemic. This is due to several factors including:

1. People's Views on the Covid-19 Pandemic

In order to reduce the level of spread of the Covid-19 virus, the government requires each individual not to interact directly with other individuals, including in terms of carrying out economic transactions. The presence of Digital Syariah Banking which is considered as one way to reduce the spread of this virus is considered not too urgent by the public. This is due to the view of some people who think that this pandemic is an engineering of a group of people to reap profits. Some people also think that the spread of the Covid-19 virus is not as reported by the media. They assume that only people with certain diseases will get the Covid-19 virus. So, based on these views, the public does not really need Digital Syariah Banking for transactions if the goal is to avoid the spread of the Covid-19 virus.

2. Security

The use of the internet in payment traffic for some people does provide convenience and comfort in conducting transactions. However, the large number of news and events about internet crime has caused concern among the public about the security of transactions via the internet/mobile. Some respondents think that they feel more secure in transacting directly to Islamic banks. They assume that digital money is not as secure as cash. In addition, respondents are worried that the accounts held on the Smartphone will be easily broken into by certain parties, while also worrying if the Smartphone is lost at any time. So, the people of Padangsidempuan City consider that transacting directly to Islamic banks is safer than Digital Syariah Banking even during the pandemic.

3. Location of Islamic Bank Office

In addition to the community's view of the pandemic and security, location is a factor that causes the people of Padangsidempuan City to be less interested in using Digital Syariah Banking, even during the pandemic. With an area of 159.3 km², Padangsidempuan City is one of the smallest cities in Indonesia with 6 sub-districts owned. So, the existence of Islamic banks is considered easy to reach by the public. On this basis, even during the pandemic, the community considers easy access to Islamic banks not to increase the risk of contracting the Covid-19 virus. Therefore, the use of Digital Syariah Banking is considered not too important by some people in Padangsidempuan City.

4. Community Literacy Level

As a universal financial institution, Islamic banks certainly have diverse customers with very diverse backgrounds. Based on observations and interviews conducted by researchers, researchers found that the people of Padangsidempuan City tend to obtain information only from social media. Meanwhile, the desire to seek information from other sources is not so strong. This is one of the reasons why the people of Padangsidempuan City think about the Pandemic that is not in line with other regions in terms of the use of Digital Sharia Banking.

Conclusion

Based on the results and analysis carried out on the data obtained, this study obtained the results that the Covid-19 pandemic did not have an impact on consumer behavior in the use of Digital Syariah Banking in Padangsidimpaun City. This can be seen in the eight statements that were asked to be answered by the respondents. Where each statement on average experienced an increase in the number of respondents who had never used the features found in Digital Syariah Banking services before up to during the Covid-19 pandemic. This is reinforced by the results found in answers that often and always use the features found in the Digital Syariah Banking service, which has decreased from before the Covid-19 pandemic until the Covid-19 pandemic occurred.

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