



Al-Mashrafiyah: Jurnal Ekonomi, Keuangan dan Perbankan Syariah

ISSN (p): 2597-4904 ISSN (e) : 2620-5661

Volume 8, Nomor 2, Oktober (2024), h.93-105

10.24252/al-mashrafiyah.v8i2.47886

An Overview of BSI Mobile Banking Services Sharia Principles Compliance Implementation Perspective Maslahah Mursalah

Rizka Rahmatillah Zidna¹, Mugiyanti², Muhammad Raihan Syamil³

Sunan Ampel Islamic State University^{1,2}, Islamic University of Madinah³

rrizkarahmatillah@gmail.com¹, mugiyati@uinsa.ac.id², raihansyamil@gmail.com³

Received: 01-09-2024; Revised: 24-09-2024; Accepted: 07-10-2024;

Keywords: *Sharia Principles, Mobile Banking, Islamic Banking*

ABSTRACT

Implementation of Shari'ah values is the distinguishing aspect between conventional and Shari'ah systems, including the development of Internet-based banking products. The technology that Islamic banks utilise also has to conform to Sharia rules, particularly as it relates to mobile banking. This research uses a literature review method with qualitative approaches with a focus on Sharia principles in DSN-MUI Fatwa No.10/DSN-MUI/VI/2000 regarding the use of Bank Syariah Indonesia's mobile banking service system and assessed with maslahah mursalah. This research shows that the implementation of Shariah principles in BSI mobile services based on the DSN-MUI fatwa on wakalah has been carried out with the specified conditions. Reviewing the benefits obtained from mobile banking services shows that there are elements of goodness in it, so the analysis of online-based banking services at BSI Mobile is in compliance with the concept of Maslahah Mursalah according to Ash-Syatibi, as it has fulfilled the specified conditions.

Kata Kunci: *Prinsip Syariah, Mobile Banking, Perbankan Syariah*

ABSTRAK

Penerapan nilai-nilai syariah menjadi aspek pembeda antara sistem konvensional dan syariah termasuk pada pengembangan produk perbankan berbasis internet. Teknologi yang digunakan oleh bank syariah khususnya yang berkaitan dengan *mobile banking* juga harus memenuhi kepatuhan prinsip syariah. Penelitian ini menggunakan metode tinjauan pustaka menggunakan metode kualitatif dengan fokus kajian pada prinsip-prinsip syariah dalam fatwa DSN-MUI No.10/DSN-MUI/VI/2000 terhadap penggunaan sistem layanan mobile banking Bank Syariah Indonesia dan dikaji dengan *maslahah mursalah*. Penelitian ini menunjukkan bahwa implementasi prinsip syariah pada layanan BSI Mobile berdasarkan fatwa DSN-MUI tentang *wakalah* telah dilakukan dengan syarat dan ketentuan yang telah ditetapkan. Meninjau pada segi manfaat yang diperoleh dari layanan mobile banking menunjukkan bahwa terdapat unsur kebaikan didalamnya, sehingga analisis layanan perbankan berbasis online pada BSI Mobile sudah selaras dengan konsep *Maṣlaḥah Mursalah* menurut Asy-Syatibi karena telah memenuhi syarat-syarat yang diberikan.



Al-Mashrafiyah: Jurnal Ekonomi, Keuangan dan Perbankan Syariah

ISSN (p): 2597-4904 ISSN (e) : 2620-5661

Volume 8, Nomor 2, Oktober (2024), h.93-105

10.24252/al-mashrafiyah.v8i2.47886

INTRODUCTION

The development of technological transformation in the world today has led to the era of society 5.0. The use of technology in the financial services sector has brought significant changes to the banking sector (Kurniawati et al., 2024). The banking sector is accelerating technology and digitalization of services supported by one of the factors that is none other than the transition in people's lifestyles that change over time (Zouari & Abdelhedi, 2021). Electronic money transactions in Indonesia in 2020 amounted to IDR 504.96 trillion and increased rapidly to IDR 786.35 trillion in 2021. The increase reached 55.73% or Rp. 281.39 trillion. The development of digital transactions in Indonesia in 2017-2020 grew by 1,556%. Meanwhile, in total, digital transactions worldwide from 2017 to 2021 grew by 118% (Sugiarti & Meilani, 2023).

The digitalization of banking demands is reinforced by various driving factors, including digital banking behavior, including ownership of gadget devices and the use of mobile banking applications. Mobile banking is a banking service that has a high level of sophistication and is easier for customers to use than SMS banking (Maarif & Munir, 2022). Mobile banking aims as a tool to provide multichannels that save costs and make it easier for customers to transact 24 hours wherever the customer is without having to queue at a teller or ATM (Rahmah, 2018).

Table 1. Development of Mobile Banking Usage in Indonesia

No.	Development	Amount		
		2020	2021	2022
1.	Volume of Transactions	3.427.101	5.534.245	7.982.780
2.	Transaction Value (Billion IDR)	4.770.122	7.730.865	9.465.890

Source: Bank Indonesia (2022)

The data in the table shows that the transaction volume and transaction value of mobile banking in 2020-2022 increased significantly. This improvement shows that Indonesians' interest in using internet-based banking products is considerably high. Along with the enthusiasm of the public for the use of mobile banking, it has now been widely considered by every bank as a digital-based service for customers. Even through mobile banking facilities can be a competitive strategy between banks. This happens with the renewal of the mobile banking system used. So every bank wants to be the most superior in its digital services. A study explains that the banking industry is forced to be creative in creating competitive advantage products. One of them is through innovation according to community needs such as digital services (Samsuri, 2022).

As is well known in the development of Internet-based banking products, not only conventional banks are taking advantage of this opportunity, but Islamic banks are also responding by participating in the development of mobile banking as an Internet-based product, including Bank Muamalat, Bank Syariah Mandiri (BSM), BNI Syariah, BRI Syariah, Bank Bukopin Syariah, Bank Mega Syariah, BCA Syariah and others. Through product innovation by Internet technology services carried out by Islamic banking, it is hoped that Islamic bank customers can properly use and benefit from the available mobile banking service facilities (Aziz et al., 2022).



Al-Mashrafiyah: Jurnal Ekonomi, Keuangan dan Perbankan Syariah

ISSN (p): 2597-4904 ISSN (e) : 2620-5661

Volume 8, Nomor 2, Oktober (2024), h.93-105

10.24252/al-mashrafiyah.v8i2.47886

Beginning in 2021, several types of Islamic banks, including Bank Syariah Mandiri, BRI Syariah and BNI Syariah, will be consolidated into Bank Syariah Indonesia (BSI). Subsequently, BSI's mobile banking feature will be named BSI Mobile and will be available for download on Playstore and Appstore. On July 21, 2020, up to 395,000 consumers will be transferred, according to the data obtained. (Sugiarti & Meilani, 2023). The mobile banking application offers a wide range of capabilities, such as the ability to check account information, open an account online without visiting to the bank in person, and transfer money between BSI and other banks. Additionally, there is a payment feature that enables users to pay for specific bill kinds, Sharia services that offer Juz Amma, Asmaul Husna, and Hikmah, and a sacrifice calculator to facilitate users' desire to make sacrifices. Customers who want to pay *Zakat*, *Fidyah*, *Waqf*, and take part in Dhuafa Wallets can also utilise the Ziswaf and e-Mas sharing capabilities. Customers can purchase, sell, transfer, and withdraw gold via the e-Mas service.

Islamic banks are basically banking systems that operate under Islamic law (Idris et al., 2011; Mulia et al., 2020), according to the Islamic point of view, technological developments must of course be in line with religious beliefs, especially those related to current economic developments, such as mobile banking products of Islamic banks. Fulfillment of Sharia values is the distinguishing aspect between conventional and Sharia systems. The meaning of Sharia adherence in Islamic banks is the application of Sharia principles in financial transactions, banking transactions and other related businesses (Usman et al., 2022). Therefore, technology used by Islamic banking, particularly those related to mobile banking should also be consistent with Sharia principles.

Sharia principles that must be observed in financial transactions include the concepts of *riba* (interest), *gharar* (uncertainty), and *maysir* (speculation). In the context of mobile banking, complying with the sharia principles is crucial because the use of mobile banking that does not meet the sharia principles can be harmful to consumers' interests and society as a whole, because compliance with sharia principles in mobile banking services is also important as part of the implementation of Islamic values in the daily needs of a Muslim (Muttaqin & Khasanah, 2023). Accordingly in the context of research on mobile banking at Islamic banks, compliance with sharia principles needs further review including evaluation of features and transaction processes aimed at knowing and assessing the actual phenomenon of implementing internet-based banking services at BSI Mobile.

Various financial transactions that can be carried out through mobile banking certainly meet every user's needs. Through the variety of services that mobile banking can provide, it will have an impact on the flexibility of individuals in fulfilling their various needs. In general, the fulfillment of the needs of Muslims has been stated within the basic objectives of *maqashid* sharia. The definition of *maqashid* sharia is the goal to be achieved by Islamic law, which in this case is the welfare (Fauzia & Riyadi, 2018). Consequently, Islam places fundamental values in the aspects of divinity and humanity through sharia in order to find different solutions to different problems that develop in the society, due to that reason, Islam also accommodates different human needs based on the provisions of shara' and does not create difficulties for its ummah by creating benefits. The provision of BSI mobile services is not mentioned in shara', but there is no evidence that justifies



Al-Mashrafiyah: Jurnal Ekonomi, Keuangan dan Perbankan Syariah

ISSN (p): 2597-4904 ISSN (e) : 2620-5661

Volume 8, Nomor 2, Oktober (2024), h.93-105

10.24252/al-mashrafiyah.v8i2.47886

or rejects it. Therefore, the benefits of this mobile banking service must be examined using *Maşlahah Mursalah*.

LITERATURE REVIEW

Mobile Banking Service

Mobile Banking is one of the banking services provided by banks including Islamic banks so that customers can transact at any time, without actually having come to the bank concerned. Mobile banking is one of the banking services that uses advanced technology, based on cellular technology that provides convenience in carrying out banking transaction activities (Nurdin, Musyawarah, et al., 2020). Mobile banking is a service that allows bank customers to conduct banking transactions via cellphones or smartphones. Mobile banking services can be used through the menu that is already available on the SIM Card, or through applications that can be downloaded and installed by customers (Nurdin, Ningrum, et al., 2020).

BSI mobile application services for Bank Syariah Indonesia customers with smartphone media with a technology network that can be installed on the Playstore, Appstore and Bank Syariah Indonesia web. Facilitate customers in transactions, worship and various services provided. After Bank Syariah Indonesia was officially released, Bank Syariah Indonesia released BSI Mobile with updates and developments to date. The service features available in BSI Mobile are increasingly complete so as to attract customers to use such as for the BSI Mobile service features as follows:

1. Bank Account Information, is a feature where clients can view all transaction activity in the account. It includes balance information, account mutations, mutation dates, portfolio information, and a list of scheduled transactions. There is a mutation account if the customer would like to have an overview of income and expenses.
2. Transfer, customers can easily remit money to other Bank Syariah Indonesia accounts or other bank accounts without having to come to the ATM. Transactions can be done online or SKN / clearing transfers for 24 hours continuously at a lower cost than the cost of transferring to other bank accounts online.
3. QR Code Indonesian Standard (QRIS), digital payment service using QR code method or issued by Bank Indonesia (BI) and Indonesian Payment System Association (ASPI) for payment. This feature provides customers with the convenience of making various transactions through the available QR scans. Such as, when a customer wants to make a purchase at a supermarket, but there is no cash available, the customer can directly scan the QR code with the BSI Mobile application and then enter the payment amount.
4. Purchases, whether for daily, weekly or monthly needs, such as mobile phone vouchers, PLN prepaid, e-money, data packages, TOP UP (e-money, Linkaja, Linkaja Sharia services, Go-Pay, Paytren, OVO and ShopeePay), video and music streaming (Genflik), Aqiqah, OTP debit cards and Google Pay vouchers.
5. Payment, features can be used by customers in making payment transactions such as postpaid PLN payments, academics, institutions, tickets, insurance, internet / cable TV,



Al-Mashrafiyah: Jurnal Ekonomi, Keuangan dan Perbankan Syariah

ISSN (p): 2597-4904 ISSN (e) : 2620-5661

Volume 8, Nomor 2, Oktober (2024), h.93-105

10.24252/al-mashrafiyah.v8i2.47886

- e-commerce, ziswaf sharing, BPJS, haji and umrah, state revenue (MPN), PDAM, and multi payments, telephone / mobile / telkom pay.
6. Cash withdrawal, withdrawing money in cash through an ATM machine without using an ATM card from a nominal value of 50 thousand to 500 thousand every day.
 7. E-mas, this feature makes it easier to buy gold, pawn gold, sell gold electronically and disburse e-gold savings by withdrawing physical gold ranging from 2 grams to 100 grams at the Bank.
 8. Sharing or Ziswaf (Zakat, Infaq, Shodaqoh and Waqf), a form of worship of obedience to Allah SWT by sharing with fellow creatures of Allah SWT. There is a zakat calculator that calculates based on customer assets. There is also a mobile warteg (mobile warteg package, blessing rice package), soiberkah.id, zakat fitrah, fidyah, iftar and sahur packages, THR orphans, basic food packages, we can, dhuafa wallets and Braille Quran packages.
 9. Islamic Services, this feature presents Islamic activities such as Juz Amma, Juz Amma per verse, Asmaul Husna, learning wisdom about banking in accordance with the provisions of Islamic law, prayer time reminder services and determining Qibla direction.
 10. Open an account, online account opening with BSI Mobile customers without going to the branch, namely Easy Wadiah Savings, Easy Mudhorobah Savings and Mabrus Savings, simply with ID card, NPWP and selfie with ID card.
 11. ATM branches, shows the location of the nearest branch offices and ATMs from the customer's location, by activating the smartphone location.
 12. BSI Mobile keyboard, customers can make transactions without leaving the application.
 13. Help menu, this service serves customers if there are problems and complaints that are directly connected to the BSI call center 14040 or chat aisyah.

Foundation of Sharia Principles in Mobile Banking Services

According to the Financial Services Authority (2017) adherence to Shariah principles is an important function of the integrity and credibility of Islamic banking institutions. The expansion of Islamic banks is determined by meeting the needs of the Muslim community for the implementation of Islamic teachings as a whole (*kaffah*), including banking activities through Islamic banks. Public confidence in Islamic banking institutions will be realized through their implementation, which applies the principles of Islamic law without any other exceptions in all its products. Without adherence to the principles of Shariah, people will lose the privileges they seek, so it will affect their decision to choose products from Islamic banking institutions (Isman & Putra, 2022).

Sharia principles in banking activities are based on fatwas issued by institutions that have the authority to issue fatwas in the field of Sharia. BSI Mobile Banking is included in the Wakalah Contract Scheme, within a contract there are terms and conditions that must be fulfilled in order for the contract to be considered valid under Islamic law, where the BSI Mobile Banking service system with a Wakalah Contract Scheme is based on DSN-MUI Fatwa No.10/DSN-



Al-Mashrafiyah: Jurnal Ekonomi, Keuangan dan Perbankan Syariah

ISSN (p): 2597-4904 ISSN (e) : 2620-5661

Volume 8, Nomor 2, Oktober (2024), h.93-105

10.24252/al-mashrafiyah.v8i2.47886

MUI/VI/2000. A wakalah contract, particularly the transfer of power from one party to another in things that can be represented, is frequently necessary to accomplish an aim under the wakalah contract system. Islamic financial organizations utilize the practice of wakalah as a means of providing banking services to their customers, ensuring that the practice is conducted in compliance with Islamic principles, which serve as standards for these institutions.

Mashlahah Mursalah Perspective of Ash-Syatibi

Al Maṣlahah as a source of legal evidence means that *Al Maṣlahah* becomes the basis and standard for determining the law. In other words, certain *Maṣlahah* laws are determined in such a way because the utility requires it (Dahlan, 2010). *Maṣlahah* is basically beneficial to human beings, either in the sense of attracting or producing benefits or peace, or in the sense of rejecting or avoiding harm or damage. Therefore, anything that contains benefits should be called *Maṣlahah* (Praja et al., 2023). *Maṣlahah Mursalah* is where something is considered to contain goodness or benefit, but there is no firm law to implement it or specific evidence to allow or prohibit it. In essence, *maṣlahah* has two positive sides (*ijabi*) and two negative sides (*salabi*). The positive side is the realization of goodness (*ijad al manfa'ah*), and the negative side is the rejection of harm or damage (*daf' al mafsadah*) (Awalih, 2020).

According to Ash-Syatibi, the opinion on *Maṣlahah Mursalah* is that it is a *Maṣlahah* found in a new case that is not indicated by a specific text, but contains benefits that are in line (al-munasib) with the actions of the Shariah. *Maṣlahah Mursalah* can be used as an independent argument for Islamic rulings under several conditions. First, the *Maṣlahah* that is used as the basis of *Maṣlahah Mursalah* is a *Maṣlahah* that is not mentioned in the Shariah, but there is no evidence to justify or reject it, and it is in line with the will that the Shariah wants to achieve. If there is specific evidence that points to it, then it falls within the scope of *qiyas*. Second, the *Maṣlahah* that is taken into consideration for ruling is considered logical. Third, the *Maṣlahah* taken into consideration in the ruling is the *Maṣlahah* of *dharuriyyah* and *hajiyyah*. Fourth, this *Maṣlahah* can perfect life and remove difficulties or complications not intended by Shara'. Fifth, Ash-Syatibi's *Maṣlahah Mursalah* is based on reason, texts, and exemplary examples from the Salaf ash-shalih. Sixth, Asy-Syatibi distinguishes between *Maṣlahah Mursalah* and *bid'ah*. *Maṣlahah Mursalah* is used for *muamalah*, while *bid'ah* is related to worship (Al-Syathibi, n.d.; Rosyadi, 2013)

RESEARCH METHODS

This research uses a literature review method using a qualitative approach with a focus on Shariah principles in DSN-MUI fatwa No.10/DSN- MUI/VI/2000 on the use of Bank Syariah Indonesia's mobile banking service system, and then reviewed with *Mashlahah Mursalah*. Data sources were obtained by examining documentary literature such as books, journals, internet publications, both internal to Islamic financial institutions (reports, brochures, etc.) and external as reading material bacaan (Sujarweni, 2014). Data analysis carried out using qualitative descriptive methods aims to make descriptions of the objects studied systematically, factually, accurately with the facts and characteristics between the events or phenomena studied. The process of analysis



Al-Mashrafiyah: Jurnal Ekonomi, Keuangan dan Perbankan Syariah

ISSN (p): 2597-4904 ISSN (e) : 2620-5661

Volume 8, Nomor 2, Oktober (2024), h.93-105

10.24252/al-mashrafiyah.v8i2.47886

includes interpreting data, translating language, editing words and compiling them in a logical systematic way so that the resulting description can be a whole concept building and easy to understand (Firdaus et al., 2022).

RESULT AND DISCUSSION

In general, some laws and regulations related to the implementation of mobile banking systems include Law No. 08/1997 (Law of the Republic of Indonesia No. 08 on Company Documents, 1997), Law No. 36/1999 (Law of the Republic of Indonesia No. 36 on Telecommunications, 1999), and Law No. 11/2008 (Law of the Republic of Indonesia No. 11 on Electronic Information and Transactions, 2008). Additionally, the rules governing mobile banking systems are included into the notion of *wakalah*, in which face-to-face transactions are substituted with those conducted through the mobile banking application.

The fundamental understanding of sharia principles consists the rules are the regulations governing contracts based on Islamic law between banks and other parties for the deposit of funds, financing business ventures, and various other activities considered compliant with sharia. These include financing based on the principles of profit sharing (*mudharabah*), equity participation (*musyarakah*), and buying and selling goods for profit (*murabahah*), the principle of transferring the right to use an asset or service while the ownership of the asset or service is retained by the lessee, or the option to use an asset or service while the ownership is retained by the lessor, the principle of buying and selling goods for profit (*murabahah*), the contract to transfer the right to use an asset or service while the ownership of the asset remains with the lessee (*ijarah*), or with the option to transfer ownership of assets leased from the Bank by other parties (*ijarah wa iqtina*).

1. Implementation of Sharia Principles of BSI Mobile Banking Service

Transaction services for customers using BSI Mobile describe how clients can use this application to perform transactions at any time and from any location, assisting clients in meeting their needs without requiring clients to visit Bank Syariah Indonesia (BSI). Prayer schedules, juz amma, asmaul husna, hikmah with wise sayings, and ZISWAF transactions like qurban and zakat calculators, dhuafa wallets, zakat houses, and fidyah are just a few of the appealing features and appearances of BSI Mobile services.

In developing Islamic economic and financial systems, Islam has established the basic principles of Sharia to be followed in financial transactions, namely the concepts of *usury* (interest), *gharar* (uncertainty) and *maysir* (speculation). The foundation of Sharia principles in the financial sector can be discovered in fatwas issued by Sharia-accredited institutions. The Wakalah Contract Scheme includes BSI Mobile. According to Islamic law, a contract must have certain terms and conditions in order to be perceived legitimate. The DSN-MUI Fatwa No. 10/DSN-MUI/VI/2000 serves as the foundation for the BSI Mobile banking service system.



Al-Mashrafiyah: Jurnal Ekonomi, Keuangan dan Perbankan Syariah

ISSN (p): 2597-4904 ISSN (e) : 2620-5661

Volume 8, Nomor 2, Oktober (2024), h.93-105

10.24252/al-mashrafiyah.v8i2.47886

Table 2. Implementation of Wakalah Principles and Requirements on BSI Mobile

Principles and Requirements	Implementation
1. <i>Mumakkil</i> /which represents (Customer using BSI mobile banking service) <ol style="list-style-type: none"> The legal owner who can deal with matters delegated. The mukallaf or mumayyiz child within certain limits, namely in matters that are beneficial to him such as representing to receive grants, receive alms and so on. 	Only the account holder may register for BSI Mobile; this is due to the signature that must be attached to the registration form in order for it to be used as a means of delivering <i>ijab qabul</i> . Thus, it can be concluded that this prerequisite is fulfilled.
2. <i>Wakil</i> / Representative (Mobile banking service providers that have national coverage and have operated in all parts of Indonesia) <ol style="list-style-type: none"> Legal Capacity Ability to perform the duties assigned to him/her The representative is the person entrusted with the task 	One of the services offered by Bank Syariah Indonesia is BSI Mobile, which has even better functions now. This demonstrates that the bank's system can effectively handle every work that has been committed to it.
3. Matters represented (Balance in bank account) <ol style="list-style-type: none"> The representative is clearly known. Not in violation of Islamic law Can be represented in accordance with Islamic law 	The contract's subject matter is a credit balance that the customer can use for conducting transactions with BSI Mobile whenever necessary. All feature types in the BSI Mobile application are represented by photographs, which when clicked, provide information. It is intended that using this data, the transaction procedure can be completed in a way that best suits the interests of the customer.

Source: result of research

The first point of DSN-MUI Fatwa No.10/DSN- MUI/VI/2000 concerns the provisions on *wakalah*, where the *ijab* and *qabul* statements must be stated by the parties to show their will in entering into a contract. Furthermore, *wakalah* with rewards is binding and cannot be canceled unilaterally. The second point contains the pillars and conditions of *wakalah* which will be explained in the following table along with the implementation in the practice of the BSI Mobile service system.

The explanation that follows leads one to the conclusion that BSI's mobile banking services have implemented Shariah principles in accordance with DSN-MUI Fatwa No. 10/DSN-MUI/VI/2000, provided that all requirements have been fulfilled. Bank Syariah Indonesia has to make adjustments in the application of operational standards so that customers can be informed of all service provisions in compliance with the established operational standards and that the contract may be communicated in an easily understood way.



Al-Mashrafiyah: Jurnal Ekonomi, Keuangan dan Perbankan Syariah

ISSN (p): 2597-4904 ISSN (e) : 2620-5661

Volume 8, Nomor 2, Oktober (2024), h.93-105

10.24252/al-mashrafiyah.v8i2.47886

2. Review of *Maslahah Mursalah* regarding BSI Mobile Banking Service

The opportunity to develop Internet-based banking products is not only being well received by conventional banking, but Islamic banking is certainly responding by participating in the development of mobile banking as an Internet-based product. The emergence of mobile banking services brings convenience to the parties, both customers and service providers themselves. To use mobile banking services, customers need to download the mobile banking application and customers are asked to fill in some data related to their accounts to be connected to the mobile banking account.

BSI mobile is a mobile banking service whose users are customers of the merger results through government policy to maintain the potential of Islamic banks in Indonesia by merging the three largest Islamic banks namely BRI Syariah, Bank Syariah Mandiri and BNI Syariah into Bank Syariah Indonesia (BSI). The mobile banking service system has received many positive and negative responses through application reviews. Each individual has their own reasons why mobile banking services have a positive or negative impact on their lives.

Looking at the benefits or advantages obtained from mobile banking services, it is obvious that there are elements of good in it. The use of mobile banking can provide various conveniences for users. The convenience is because various transactions can be provided through mobile banking, so it will provide convenience for customers. However, there is still a risk lurking in this digital-based transaction. Especially cybercrime such as cybercrime, where in this mobile banking service it is also possible for cybercrime problems to occur in its use, which can threaten customer data leakage. Therefore, the benefits of this mobile banking service need to be reviewed using *Maṣlahah Mursalah*.

Maṣlahah is also defined as an action that provides useful value. Thus, it can be understood that *Maṣlahah Mursalah* is the cause of something that is beneficial to all people and benefits or goodness that can sustain the goals of Shara'. The concept of *Maṣlahah Mursalah* in the BSI mobile service system has a good purpose, which is to facilitate customers and service providers in conducting banking transactions.

Ash-Syatibi's idea of *Maṣlahah Mursalah* is that *Maṣlahah Mursalah* is a *Maṣlahah* found in a new case that is not indicated by a specific text but contains benefits that are in harmony (al-munasib) with the actions of the Shariah. The agreement with the actions of the Shari'ah in this case does not have to be supported by certain independent arguments that point to the *Maṣlahah*, but it can be a collection of arguments that provide certain (qat'i) benefits. The reason given by Ash-Syatibi for using *Maṣlahah Mursalah* as an argument for determining the ruling of *muamalah* matters is that the rationality of muamalat matters can be traced, while the rationality of *ubudiyah* matters cannot be determined. The use of *Maṣlahah Mursalah* as an argument for determining the law is only for Dharûri and Hâjî needs. Dharuri here means the same as the rule: "mâlâ yatimmu al-wâjibu illâ bihi fahuwa wâjib," i.e., something that is the way to achieve the obligatory is also obligatory. While the nature of necessity is to remove difficulties so that by using *Maṣlahah Mursalah* one's life becomes easier (*takbîr*).



Al-Mashrafiyah: Jurnal Ekonomi, Keuangan dan Perbankan Syariah

ISSN (p): 2597-4904 ISSN (e) : 2620-5661

Volume 8, Nomor 2, Oktober (2024), h.93-105

10.24252/al-mashrafiyah.v8i2.47886

According to Ash-Syatibi, the *Maṣlahah Mursalah* can be used as an argument for establishing an independent Islamic law under several conditions. The first aspect is that the *Maṣlahah* used as a basis for *Maṣlahah Mursalah* is a *Maṣlahah* that is not mentioned by *Shara'*, but there is no evidence that justifies or rejects it and is in line with the will that *Shara'* wants to achieve. If there is a specific statement that points to it, then it falls within the scope of qiyas study. The BSI mobile banking system is not mentioned by *Shara'*, but there is no evidence to justify or reject it.

The second aspect is considered logical that the *Maṣlahah* is taken into consideration in determining the law. The *Maṣlahah* consideration of the BSI mobile system is considered logical because it provides easy access for both customers and service providers, so the existence of BSI mobile banking services can eliminate the difficulties that occur. The convenience of BSI mobile banking services is very beneficial for customers who can carry out banking transactions anywhere and anytime and support their worship needs, such as Islamic services, this feature presents Islamic activities such as Juz Amma, Juz Amma per verse, Asmaul Husna, learning wisdom about banking in accordance with the provisions of Islamic law, prayer time reminder services and determining Qibla direction.

The third aspect of *Maṣlahah* that is taken into consideration in determining the law is *Maṣlahah dharuriyyah* and *hajiyah*. In *Maṣlahah dharuriyyah*, which in this case is a benefit related to the basic needs of humanity in this world and in the Hereafter, BSI Mobile is categorized in terms of efforts to preserve wealth, with its wealth it is able to carry out worship of Allah and other good things. In *Maṣlahah Hajiyah*, which is a benefit that is needed to perfect the previous basic benefits in the form of relief to maintain and maintain basic human needs, BSI Mobile is one of the alternatives to this goal. The purpose of this mobile banking service is to bring convenience, ease of access in human life.

Fourth, this *Maṣlahah* can perfect life and eliminate difficulties or pettiness of life that are not desired by *Shara'*. BSI Mobile Banking Service can eliminate difficulties for people who do not have time to visit bank offices, such as time constraints and physical limitations, and for service providers, it can make it easier for them to serve customers easily without time constraints.

Fifth, ash-Syatibi's *Maṣlahah Mursalah* is based on reason, text, and exemplary examples from the Salaf ash-shalih. The BSI Mobile service is based on logical reasoning to help and facilitate all parties in current banking transactions. Sixth, Ash-Syatibi distinguishes between *Maṣlahah Mursalah* and *bid'ah*. *Maṣlahah Mursalah* is used for muamalah, while *bid'ah* is related to worship. BSI's mobile banking service clearly falls under *muamalah*.

Ash-Syatibi stated further that in order to use *Maṣlahah Mursalah*, one must meet the conditions described above. If these conditions are not fulfilled, the *Maṣlahah Mursalah* cannot be used. For *Maṣlahah Mursalah* is everything that brings benefit and avoids harm. Based on the above explanation of the concept of *Maṣlahah Mursalah* according to Ash-Syatibi, it can be concluded that the online-based banking services at BSI Mobile are in line with the concept of *Maṣlahah Mursalah* according to Ash-Syatibi because it fulfills the given conditions.



Al-Mashrafiyah: Jurnal Ekonomi, Keuangan dan Perbankan Syariah

ISSN (p): 2597-4904 ISSN (e) : 2620-5661

Volume 8, Nomor 2, Oktober (2024), h.93-105

10.24252/al-mashrafiyah.v8i2.47886

CONCLUSION

From this research, it can be concluded that the application of Sharia principles in BSI mobile banking services has been carried out with the terms and conditions contained in DSN-MUI Fatwa No.10/DSN-MUI/VI/2000 regarding *wakalah*, including aspects of *Muwaakkil* / the one who represents, the representative / the principal, and the things that are represented. In the implementation of operational standards, Bank Syariah Indonesia must make improvements so that the contract can be clearly conveyed and all provisions contained in the service can be conveyed to customers in accordance with the written operational standards.

Maṣlahah is also defined as an action that provides useful value. Thus, it can be understood that *Maṣlahah Mursalah* is the cause of something that is beneficial to all people and the benefit or goodness that can sustain the goals of Shara'. Looking at the benefits or advantages obtained from mobile banking services shows that there are elements of goodness in it, where the concept of *Maṣlahah Mursalah* in the BSI mobile service system has a good purpose, which is to facilitate customers and service providers in conducting banking transactions. Based on the analysis of *Maslahah Mursalah* from Ash-Syatibi's perspective, BSI Mobile has fulfilled all aspects of *Maslahah Mursalah* to the fullest.

REFERENCES

- Al-Syathibi, A. I. I. bin M. al-L. al-G. al-M. (n.d.). *Al-Muwafaqat fi Ushul As-Syariah* (Jilid 2). Dar al-Hadits.
- Awalih, R. (2020). Tinjauan Mashlahah Mursalah Terhadap Peraturan Bank Indonesia Nomor 19/8/PBI/2017 Tentang Gerbang Pembayaran Nasional (National Payment Gateway). *Jurnal Al-Hakim: Jurnal Ilmiah Mahasiswa, Studi Syariah, Hukum Dan Filantropi*, 2(1), 40–57. <https://doi.org/10.22515/alhakim.v2i1.2494>
- Aziz, M. A., Cahyo, E. N., & Labolo, S. N. S. D. (2022). The Overview of Sharia Principles on BSI Mobile Banking. *Al-Iktisab: Journal of Islamic Economic Law*, 6(2), 207. <https://doi.org/10.21111/al-iktisab.v6i2.8683>
- Dahlan, A. R. (2010). *Ushul Fiqh* (Ed.1. cet.). Amzah.
- Fauzia, I. Y., & Riyadi, A. K. (2018). *Prinsip Dasar Ekonomi Islam : Perspektif Maqashid al-Syari'ah* (Edisi Pert). Prenadamedia Group.
- Firdaus, M. I., Tifani, M. A. A., Putri, S. F. R. A., & Zulfikri, Z. (2022). Implementation of the Qardh Agreement on the Financial Technology Lending Platform in the Development of Small and Medium Enterprises (SME) in Indonesia. *Al-Iktisab: Journal of Islamic Economic Law*, 6(1), 65. <https://doi.org/10.21111/al-iktisab.v6i1.7774>
- Idris, A. R., Nik, K., Naziman, M., Januri, S. S., Abu Hassan Asari, F. F., Muhammad, N., Md Sabri, S., & Jusoff, K. (2011). Religious Value as the Main Influencing Factor to Customers Patronizing Islamic Bank. *World Applied Sciences Journal*, 12(2010), 8–13.
- Isman, A. F., & Andi Suwandi Putra, S. (2022). The Practice of Cash Based Waqf In The Indonesian Islamic Banking. *LAA MAISYIR: Jurnal Ekonomi Islam*, 9(1), 1–19.



Al-Mashrafiyah: Jurnal Ekonomi, Keuangan dan Perbankan Syariah

ISSN (p): 2597-4904 ISSN (e) : 2620-5661

Volume 8, Nomor 2, Oktober (2024), h.93-105

10.24252/al-mashrafiyah.v8i2.47886

<https://doi.org/10.24252/lamaisyir.v9i1.23837>

- Kurniawati, D. T., Fernando, Y., Dzil Ikham W, M. A., & Masyhuri. (2024). Financial technology readiness for Shariah-compliant banking services: post-merger perspectives. *Journal of Islamic Marketing*. <https://doi.org/10.1108/JIMA-08-2023-0236>
- Maarif, M. N., & Munir, S. (2022). Multi Akad dalam Aplikasi Mobile Banking Bank Syariah Indonesia Perspektif Fiqh Muamalah. *TAWAZUN : Journal of Sharia Economic Law*, 5(1), 121. <https://doi.org/10.21043/tawazun.v5i1.13811>
- Mulia, D., Usman, H., & Parwanto, N. B. (2020). The role of customer intimacy in increasing Islamic bank customer loyalty in using e-banking and m-banking. *Journal of Islamic Marketing*, 12(6), 1097–1123. <https://doi.org/10.1108/JIMA-09-2019-0190>
- Muttaqin, Q., & Khasanah, U. (2023). Analisis Kepatuhan Prinsip Syariah dalam Layanan E-Money Perspektif Maqashid Syariah. *Jurnal Ilmiah Ekonomi Islam*, 9(2), 1806. <https://doi.org/10.29040/jiei.v9i2.8972>
- Nurdin, N., Musyawah, I., Nurfitriani, N., & Jalil, A. (2020). Pengaruh Pelayanan Mobile Banking Terhadap Kepuasan Nasabah (Studi Pada Mahasiswa Perbankan Syariah IAIN Palu). *Jurnal Ilmu Perbankan Dan Keuangan Syariah*, 2(1), 87–104. <https://doi.org/10.24239/jipsya.v2i1.24.87-104>
- Nurdin, Ningrum, R., Bachmid, S., & Jalil, A. (2020). PENGARUH MANFAAT, KEPERCAYAAN DAN KEMUDAHAN PENGGUNAAN TERHADAP MINAT NASABAH MENGGUNAKAN MOBILE BANKING DI BANK MEGA SYARIAH CABANG PALU. *Jurnal Ilmu Perbankan Dan Keuangan Syariah*, 3(1).
- Otoritas Jasa Keuangan. (2017). Salinan Peraturan Otoritas Jasa Keuangan Nomor 46 /Pojk.03/2017 Tentang Pelaksanaan Fungsi Kepatuhan Bank Umum. In *Otoritas Jasa Keuangan*.
- Praja, A. W., Bahrudin, E., & Harun, I. (2023). Masalah Mursalah Review of Online Zakat Practices in Baznas Malang City. *Al-Mustashfa: Jurnal Penelitian Hukum Ekonomi Syariah*, 8(2), 166. <https://doi.org/10.24235/jm.v8i2.10371>
- Rahmah, Y. N. (2018). Pengaruh Penggunaan Internet Banking dan Perlindungan Nasabah Pengguna Fasilitas Internet Banking Terhadap Cyber Crime Di Daerah Istimewa Yogyakarta. *Jurnal Pendidikan Dan Ekonomi (JPE)*, 7(3), 579–588.
- Rosyadi, I. (2013). Pemikiran Asy-Syatibi. *Profetika*, 14(1), 79–89. <https://doi.org/https://doi.org/10.23917/profetika.v14i1.2009>
- Samsuri. (2022). Strategi Keunggulan Bersaing Melalui Digitalisasi Layanan Produk Pada Bank Syariah Indonesia KCP Rogojampi. *Ribhuna: Jurnal Keuangan Dan Perbankan Syariah*, 1(1), 39–53.
- Sugiarti, D., & Meilani, A. (2023). Customer Satisfaction in Using Mobile Services Bank Syariah Indonesia. *Jurnal Tabarru': Islamic Banking and Finance*, 6(2), 518–529.
- Sujarweni, W. (2014). *Metodologi Penelitian* (Cetakan Pe). Pustaka Baru Press.
- Usman, H., Projo, N. W. K., Chairy, C., & Haque, M. G. (2022). The exploration role of Sharia compliance in technology acceptance model for e-banking (case: Islamic bank in Indonesia).



Al-Mashrafiyah: Jurnal Ekonomi, Keuangan dan Perbankan Syariah

ISSN (p): 2597-4904 ISSN (e) : 2620-5661

Volume 8, Nomor 2, Oktober (2024), h.93-105

10.24252/al-mashrafiyah.v8i2.47886

Journal of Islamic Marketing, 13(5), 1089–1110. <https://doi.org/10.1108/JIMA-08-2020-0230>

Zouari, G., & Abdelhedi, M. (2021). Customer satisfaction in the digital era: evidence from Islamic banking. *Journal of Innovation and Entrepreneurship*, 10(9), 1–18.