

Optimizing Sharia Bank Digitalization Efforts to Improve the National Economy and Human Resources in the Industrial Era 4.0

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Abstract

The movement of the community's economic structure experienced a very drastic decline in line with the spread of the Covid-19 virus. The Covid-19 pandemic has become a driving force for digitalization in almost all sectors, including payment systems. Digitalization of the payment system is considered to be the key to accelerating national economic recovery in addition to the Covid-19 vaccination program. This research aims to find out how the Digitalization of Sharia Banks Promotes National Economic Recovery during the Covid-19 Pandemic. The research method used by the author in preparing this article is literature review or literature study which contains theories that are relevant to the research problems. Several digital services can be put forward to encourage the acceleration of increasing sharia financial inclusion in Indonesia such as digital payment systems, peers to peer lending, and branchless banking. Increasing sharia financial inclusion itself is carried out because it has a direct impact on improving the welfare of people who use digital-based sharia financial services and products. Digitalization of sharia banking can be the key to encouraging national economic recovery. The convenience of digital transaction services facilitates bank transaction activities amidst limited mobility of community activities. So it cannot be denied that the sharia banking industry has experienced an increase through digital banking services even though it has been hit by a crisis due to the Covid-19 pandemic.

Keywords: Sharia Banking digitalization, National economy, Human resources, Industry 4.0

Abstrak

Pergerakan struktur ekonomi masyarakat mengalami penurunan yang sangat andemi sejalan dengan penyebaran virus Covid-19. Pandemi Covid-19 telah menjadi pendorong digitalisasi di andem semua andem, termasuk andem pembayaran. Digitalisasi andem pembayaran dinilai menjadi kunci percepatan pemulihan ekonomi nasional selain program vaksinasi Covid-19. Penelitian ini bertujuan untuk mengetahui bagaimana Digitalisasi Bank Syariah Mempromosikan Pemulihan Ekonomi Nasional selama Pandemi Covid-19. Metode penelitian yang digunakan oleh penulis dalam andemic artikel ini adalah tinjauan literatur atau studi literatur yang berisi teori-teori yang relevan dengan masalah penelitian. Beberapa layanan digital dapat diajukan untuk mendorong percepatan peningkatan inklusi keuangan andemi di Indonesia seperti andem pembayaran digital, peer to peer lending, dan perbankan tanpa cabang. Peningkatan inklusi keuangan andemi sendiri dilakukan karena memiliki dampak langsung pada peningkatan kesejahteraan masyarakat yang menggunakan jasa dan produk keuangan andemi berbasis digital. Digitalisasi perbankan andemi dapat menjadi kunci untuk mendorong pemulihan ekonomi nasional. Kenyamanan layanan transaksi digital memfasilitasi kegiatan transaksi bank di tengah keterbatasan mobilitas kegiatan masyarakat. Sehingga tidak dapat dipungkiri bahwa andemic perbankan andemi mengalami peningkatan melalui layanan perbankan digital meskipun telah dilanda krisis akibat andemic Covid-19.

Kata kunci: Digitalisasi Perbankan Syariah, Ekonomi Nasional, Sumber Daya Manusia, Industri 4.0

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1. INTRODUCTION

In December 2019, the world was shocked by a case originating from the city of Wuhan, China. The case is suspected to be a case of pneumonia of unknown etiology. This case was identified by China as a new type of coronavirus on January 7 2020. This virus attacks the human respiratory tract with early flu symptoms and can cause severe acute respiratory syndrome (SARS). This virus can spread to humans and animals. This virus has a very fast spread rate, its transmission has spread to other countries and there have been many cases of death caused by this virus both in China and other countries. Day by day the spread of the Covid-19 virus shows a very rapid increase until on March 11 2020, WHO declared that the current outbreak was designated as a Global Pandemic (Yamali & Putri, 2020).

The Covid-19 outbreak has had a huge impact on the economy. The movement of the community's economic structure experienced a very drastic decline in line with the spread of the Covid-19 virus. After being declared a pandemic by the World Health Organization in most countries around the world, including Indonesia, the transmission of Covid-19 continues to show an increase over time and results in many fatalities and huge material losses. So that it has an impact on social, economic and community welfare aspects (Tahliani, 2020).

The Covid-19 pandemic is a big challenge for the business world, including the banking financial industry. In January 2020, Islamic banking statistical data showed that there were 1,922 branches of Sharia Commercial Banks spread throughout Indonesia, mostly dominated by Java. (Ningsih & Mahfudz, 2020). Based on data from the Ministry of Health, the highest Covid-19 cases in Indonesia as of March 2021 were found on the island of Java. The first position is DKI Jakarta with 368,944 cases and 6184 deaths. West Java is in second place with 239,434 cases and 2896 people died. East Java is in third position with 136,397 cases and 9644 deaths (Mardhiyaturrosita ningsih, 2021). This shows that the majority of sharia bank offices are in the red zone.

Many studies state that the Covid-19 pandemic has had an impact on the financial and economic sectors. These include the tourism sector, the MSME sector, the capital markets sector, and the insurance sector (Azhari & Wahyudi, t.t.). Seeing the economic impact caused by the widespread spread of the Covid-19 virus in Indonesia, the government must take

effective steps to maintain economic stability in Indonesia. This situation can be a challenge and opportunity for economic actors, especially sharia economics, to take a role in helping the government stabilize the economy in Indonesia. Hopefully the current development of sharia business is very good (Sumarni, 2020). Sharia banking and other financial institutions affected by the current prolonged pandemic can contribute to helping national economic recovery.

One of the management strategies of Islamic banks during the Covid-19 pandemic is to implement various policies, including limiting face-to-face services, providing restructuring to affected customers and utilizing digital applications (Azhari & Wahyudi, n.t.). The Covid-19 pandemic is quite a challenge for economic growth to achieve the Vision of Advanced Indonesia. Therefore, transformation is needed that can move all sectors and involve the whole community, one of which is through economic digitalization in the sharia banking sector. (Lydia Monica Stefany, 2022).

The Covid-19 pandemic has become a driving force for digitalization in almost all sectors, including payment systems. Digitalization of the payment system is considered to be the key to accelerating national economic recovery in addition to the Covid-19 vaccination program (Bank Indonesia Communications Department, 2022). This is the background for the author to discuss further how the digitalization of Islamic banks can encourage national economic recovery during the Covid-19 pandemic.

2. RESEARCH METHODS

The research method used by the author in preparing this article is literature review or literature study which contains theories that are relevant to research problems. The problem discussed in this article is "Digitalization of Sharia Banks to Encourage National Economic Recovery during the Covid-19 Pandemic". The type of research used in this research is library research which is carried out through collecting data of a relevant library nature to solve the problem raised as a topic. Some of the data sources used come from scientific journals, statistical references, research results in the form of theses, theses, dissertations, and the internet, as well as other relevant sources. This research includes descriptive research, descriptive research focuses on a systematic

explanation of the facts obtained when the research was carried out.

The picture above describes the editorial in the scenario of a qualitative research type of literature study. This research is a type of qualitative research through literature study. The stages of research are carried out by collecting library sources, both primary and secondary. This study classifies the data based on the research formula. In the advanced stage, data processing and reference citations are carried out to be displayed as research findings, abstracted to obtain complete information, and then interpreted to produce conclusion knowledge. While at the interpretation stage using analysis or approaches such as philosophical, theological, Sufism, interpretation, Sarah, and others (Peter, 2019).

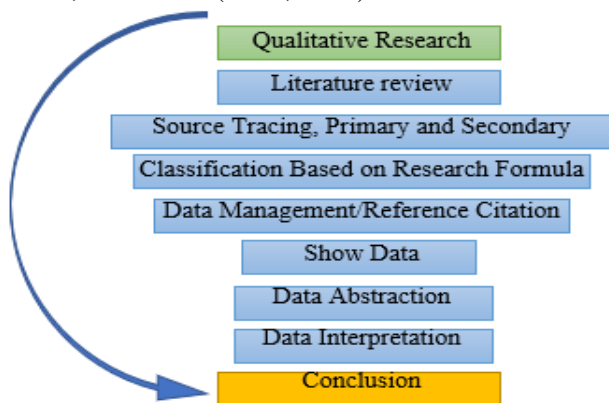


Figure 1. Qualitative Research Flow Literature Study (Literature Review)

Source: Compiled by the author, 2023

3. RESULTS AND DISCUSSION

3.1. Sharia Bank Digitalization

Digitalization is the use of digital technology to replace a business model and open new revenues and value opportunities that can result in a process of moving to digital technology. Digitalization is the use of data that has been formed in digital format to influence how work is completed, change the way of interaction between companies and customers, and create new digital revenue streams. The correlation between digitalization and modern technology is in the form of techniques for collecting, preparing, processing, analyzing and disseminating news (Ritonga & Dalimunte, 2022).

Information technology that continues to develop from time to time has led to changes in banking services to digital banking. The aim of digital banking services is to improve the efficiency of banking operations and the quality of bank services to its

customers. Therefore, business strategies that lead to digital banking services must be further improved. According to the OJK, digital banking services are banking services or activities carried out through electronic or digital means owned by the bank or using digital media belonging to prospective customers or bank customers which are carried out independently. This makes it easier for customers to obtain information, carry out various bank transactions such as registration, opening and closing accounts, as well as obtaining information outside of banking products such as financial advice, investments, electronic-based trading system transactions (e-commerce), and other needs. from bank customers (OJK, n.d.).

Digitization of services is an urgent transformation for the banking world. The aim of digitizing services is not only to change manual transactions into automatic transactions. However, digitalization has a deeper goal, namely to meet the needs of the banking business concept, as well as providing services to strengthen customer transaction behavior. Along with the rapid use of technology among the general public, the sharia banking industry must follow this trend (Abdus Salam Dz., 2018). The task of a sharia bank as a financial institution is to provide services in distribution, financing and so on according to sharia principles. Sharia banks are also institutions that have an intermediation or intermediary function that supports investment funding needs for the business world by paying attention to sharia principles. Sharia banks as financial institutions that operate in the service sector, customer satisfaction is an important thing to pay attention to, so that customers get what they expect and do not move easily (Muhamad Adzka Noor S, 2022).

Digital banking has a very promising business potential and cannot be avoided in the banking sector in the current digital era. The efficiency of bank operational activities can be increased through digital banking. Apart from that, digital banking can also improve the quality of bank services to customers when making transactions, both sharia and conventional banks. Therefore, the Financial Services Authority ratified regulation Number 12/POJK.03/2018 concerning the Implementation of Digital Banking Services by Commercial Banks. The forms of e-Banking services that customers can use in transactions at conventional banks and sharia banks are ATM (Automated Teller Machine), EDC (Electronic Data Capture), internet banking, SMS

banking, mobile banking, e-Commerce, telephone banking, and video banking (Main, 2021). Products and services with digital systems make it easier for customers to carry out transactions anytime and anywhere. Increasingly strengthening digitalization in the banking sector is an effective way to continue to process optimally and develop for the progress of financial institutions in Indonesia. This digitalization can encourage consumers to carry out various transactions, thus digitalization also encourages economic growth. Satisfaction with the services and services provided by banks to customers is a benchmark for the use of digital banking services (Ritonga & Dalimunte, 2022).

3.2. Digital Banking Encourages National Economic Recovery

According to a statement by the Indonesian Sharia Bank Association (Asbisindo), the recovery of Indonesia's economic conditions affected by the Covid-19 pandemic can be encouraged by the contribution of the sharia financial industry, especially sharia banking. Because the banking industry actually has a very important role in the global economy. Its role is to mobilize savings for productive investment and also facilitate capital flows in various sectors (Hidayat et al., 2021). Meanwhile, in Indonesia itself, the growth of sharia banking also shows a positive trend. Before the Covid-19 pandemic occurred in Indonesia, Islamic banking recorded double-digit growth records. However, the impact of the spread of the Covid-19 virus has caused Islamic banks to have to revise their growth targets (Mawarni, 2021). The Covid-19 pandemic situation can be used as an opportunity for sharia banking to provide digital service aspects to its customers. In situations like this, people must think about how to carry out various transactions such as opening an account, saving, applying for financing and various other banking services without having to come to a physical office. This can be an opportunity for banks to increase the interest of potential customers by providing services according to customer wishes so that they are loyal to the bank.

The Covid-19 pandemic has slowed the national economy, resulting in a decrease in the number of sharia banking payment activities. However, this actually encourages the acceleration of digital financial adoption. In line with the implementation of the Large-Scale Social Restrictions (PSBB) policy,

money growth has contracted and reduced mobility and the need for cash transactions in the community. The number of non-cash payment transactions in December 2020 using ATMs, Debit Cards and Credit Cards again showed a positive increase of 1.36%. The widespread use of e-commerce platforms and the strong public preference and acceptance of the use of digital transactions supports digital economic and financial growth during the pandemic. This can be seen from data on the value of Electronic Money (EU) transactions in December 2020 which grew by 30.44% (yoy). On the other hand, digital banking transactions are also increasing. In December 2020, digital banking transaction volume reached 513.7 million transactions, or grew 41.53% (yoy) with digital transaction value reaching IDR 2,775.5 trillion, or grew by 13.91% (yoy). Apart from that, the value of e-commerce transactions also increased by 19.55% (yoy) in the third quarter, so that overall in 2020 it grew 29.6% (yoy) (Mawarni, 2021).

The increasingly strong public acceptance and preference for the use of digital transactions is good news for Islamic banks. Digitalization strategies are starting to be adopted by several actors, such as sharia banks which are improving their mobile banking channels, sharia fintechs which are starting to buy sharia BPRs, and there are also sharia banks which are starting to collaborate on digital payments with national retailers. This can mean that digitalization is considered capable of being an alternative to breaking through sharia financial stagnation. So far, public perception is that sharia bank financing is more expensive than conventional banks, this is because the financing used tends to use murabahah or sale and purchase contracts. Difficulties in measuring risk mean that the use of profit sharing agreements does not develop. This can be overcome through digitalization to obtain data of much better quality to strengthen credit analysis. From this it can be concluded that digitalization of Islamic banks can strengthen the efficiency of operational activities and can encourage the use of profit sharing agreements in distributing financing to Islamic banks (Agung Bayu Purwoko & Amalia Insan Kamil, 2021).

The need for active participation and contribution from all sharia banking stakeholders in increasing sharia financial literacy and inclusion in Indonesia, which is still relatively low. The digital era has caused changes in people's behavior who tend to prefer non-physical services. Digital banking services are very

suitable for prioritizing their use in today's digital era. Several digital services can be put forward to accelerate the increase in sharia financial inclusion in Indonesia, such as digital payment systems, peer to peer lending, and branchless banking. Acceleration in increasing sharia financial inclusion itself is carried out because it has a direct impact on improving the welfare of people who use digital-based sharia financial services and products (Nasir Tajul Aripin et al., 2022). Financial inclusion itself is a process to ensure easy access, availability and use of the formal financial system by all economic actors, which provides various financial services such as savings, credit, insurance and payments at prices that all economic actors can afford, especially low-income economic actors. low. The aim of financial inclusion is to achieve economic growth through income distribution, poverty alleviation and financial system stability (Marginingsih, 2021).

From the explanation above, it can be concluded that digitalization of sharia banking can be the key to encouraging national economic recovery. The convenience of digital transaction services facilitates bank transaction activities amidst limited mobility of community activities. So it cannot be denied that the sharia banking industry has experienced an increase through digital banking services even though it has been hit by a crisis due to the Covid-19 pandemic. Bank Syariah Indonesia also acts as a center for sharia financial innovation (innovation center). The large resources owned by Bank Syariah Indonesia enable universal and inclusive sharia economic values to develop into innovative financial products and services that can be a solution to fundamental economic problems such as poverty and social inequality. Bank Syariah Indonesia It is considered to improve the quality of national sharia banking and can increase the competitiveness of sharia banks at the global level (Sri Mahargiyantie, 2020).

3.3. Factors and Strategies for Sharia Banks to Survive During the Pandemic

The Covid-19 pandemic threatens all industrial sectors and causes the national economy to paralyze, because this phenomenon hampers all community activities. However, the sharia banking sector is one sector that is growing positively despite being impacted by the Covid-19 pandemic. Based on research conducted by the Minister of Finance together with several sharia economic experts, it

shows that sharia banking has resilience so that it can survive even though it is facing crisis conditions due to the Covid-19 pandemic (Tari Yulia Tilova, 2022). Based on a statement from the Ministry of Finance, the performance of sharia banking in Indonesia during the Covid-19 pandemic was relatively stable, when compared with the performance of conventional banking during a crisis such as in 2008. National banking as an intermediation institution generally tends to experience a decline, however banking performance Sharia tends to be stable and actually grows higher than conventional banking. Data for the January-September 2020 period, sharia banking assets grew by 10.97%, higher than conventional banking which only grew by 7.77%. Sharia banking third party funds grew by 11.65%, this amount was slightly higher compared to conventional banking which grew by 11.49%. Sharia banking financing distribution grew by 9.42%, higher than conventional banking which only grew by 0.55%. (Sri Mahargiyantie, 2020).

Several factors can influence Islamic banking to survive and be able to control the impact of the crisis from the Covid-19 pandemic, including:

- a. The historical track record of Islamic banking shows that it is more resilient in facing crisis conditions than conventional banks. As during the 1998 monetary crisis, previous research results revealed that Islamic banks were more crisis-resistant than conventional banks (Padli, 2021).
- b. The profit and loss sharing system in financing contracts and placement of funds owned by Islamic banks is more likely to be crisis-resistant. Its implementation can be seen in mudharabah and musyarakah contracts which tend to absorb risk. When compared with the conventional banking concept which relies more on the interest concept which actually increases the interest burden borne during crisis conditions.
- c. The potential for the development of sharia finance in Indonesia is very large. 80% of the total population of Indonesia adheres to Islam, and based on research by the Center for Middle Class Consumer Studies (CMCS), a tin tank institution founded by Inventure together with SWA Magazine regarding the Muslim market in Indonesia, the results state that 44% of the Muslim population in Indonesia is very concerned about his beliefs (very religious) include carrying out transactions at sharia banks. This creates an

opportunity for Islamic banks to survive even though the pandemic is not over.

- d. The pandemic situation which limits people's mobility encourages digitalization. Many organizations in the digital era like today are allocating their resources in the use of technology to gain a competitive advantage and attract consumer interest. Digital banking services are very supportive in providing customer convenience in transactions amidst lockdown and physical distancing policies.
- e. Sharia business run by sharia banking survives because it adapts to situations and conditions. Sharia financial services in sharia banking are currently increasingly in demand by the public, especially the millennial generation. Because the millennial generation adopts a balanced lifestyle between worldly life and the hereafter (Yulia Tilova Dance, 2022).
- f. The principles of transparency and fairness in sharia banking. A mechanism based on these two principles is important for customers whose depositors using mudharabah contracts will face higher risks. Sharia banking needs to make information disclosures that include policies, product design procedures, product types, basis for sharing profits and risks, as well as disclosure of sharia governance.

The strategy that sharia banks can use to survive during the pandemic is through, (1) managing risk mitigation appropriately, banks must have a navigation map to face the crisis that is currently hitting. (2) banks focus on industrial prospects that must be financed by first selecting business sectors that are developing amidst the Covid-19 pandemic situation. (3) digital banking services. Products and services will be more effectively implemented using digital banking. (4) the conditions of the Covid-19 pandemic require banks to be creative and innovate. (5) provide business assistance and consultation for MSME customers whose businesses are affected by the pandemic, by receiving assistance and business consultation by bank relationship manager (RM) staff spread throughout Indonesia. (6) holding a Corporate Social Responsibility (CSR) program through online education and training for MSMEs (Safitri et al., 2021). From a statement by the Chairman of the Board of Commissioners of the Financial Services Authority (OJK) Wim Santoso, the sharia financial industry has

implemented a strategy that is considered capable of maintaining performance and adapting to the Covid-19 pandemic situation. The strategies that have been implemented by the sharia financial industry, both sharia banking, sharia capital markets and the Non-Bank Financial Industry (IKNB), are able to provide momentum for economic recovery affected by the pandemic towards a more efficient and competitive sharia financial industry (Financial Services Authority, 2022).

4. CONCLUSION

Technological developments have led to the evolution of banking services into digital banking. Banking digitalization itself can improve the efficiency of banking operations and the quality of service to customers. Through digitalization in the banking sector, it is an effective way to maintain optimal processes for the progress of financial institutions in Indonesia. Digitalization can increase consumer interest in carrying out various banking transactions, so that digitalization can also encourage economic growth. Sharia banking has contributed to the recovery of the national economy affected by the Covid-19 pandemic. The prolonged pandemic provides an opportunity for the sharia banking industry to provide digital services to its customers. Digital banking services are considered very appropriate for situations where community mobilization is limited in carrying out economic activities during the pandemic. The use of digital banking continues to show a positive increase even in the crisis conditions caused by the pandemic. Several digital services can be put forward to accelerate the increase in sharia financial inclusion in Indonesia, such as digital payment systems, peer to peer lending, and branchless banking. Acceleration in increasing sharia financial inclusion itself is carried out because it has a direct impact on improving the welfare of people who use digital-based sharia financial services and products.

Even though the Covid-19 pandemic threatens all industrial sectors, causing paralysis of the national economy, Islamic banking continues to grow positively in the current situation. The performance of sharia banking is considered stable and is actually growing higher than conventional banking. Several factors are the reasons why banks are able to survive despite the crisis conditions caused by the pandemic. Such as historical footprint factors, profit sharing

systems, development potential, digitalization, businesses that can adapt to conditions, and the principles of transparency of sharia banking. Apart from these factors, in terms of strategies that have been implemented by the sharia financial industry, both sharia banking, sharia capital markets and the Non-Bank Financial Industry (IKNB), they are able to provide a momentum for economic recovery affected by the pandemic towards a more efficient and competitive sharia financial industry.

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