


Service features and interest in transactions regarding the use of fund applications for employees at the El Fajr Qur'an home education foundation, Palembang city

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Article Info	ABSTRACT
Keywords: Service Features, Transaction Interest, Use of fund applications	With the development of increasingly advanced technology in the world, every small and large company is competing to develop their system, one of which is a service system that is easy and practical. The aim of this research is to understand service features regarding transaction interest in using digital fund applications. The method used in this research is a qualitative method to describe or explain current phenomena that have passed. This method aims to provide a description, explanation and validation of the results of the role of digital service features in attracting interest in transactions using fund applications, especially for employees in El Fajr Qur'an House Education Foundation, Palembang City.
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INTRODUCTION

The current digital era requires people to be smart and take advantage of the ease and effectiveness of interacting with each other. Various digital innovations in various fields prove that society also plays a role in the development of an increasingly modern era. The development of financial technology (fintech) businesses has also influenced the emergence of startup companies operating in the digital financial sector. With the existence of fintech technology, it makes transaction activities in society more practical and effective and helps people gain access to financial products and increase knowledge about finance. (Astuti and Nugroho, 2021)

According to Bank Indonesia, fintech is a combination of financial services and technology which can simplify the transaction chain to become more efficient. With fintech, people can easily access financial products, make transactions more easily, and increase financial literacy. (Azindhani, 2021)

DANA was built in Indonesia and supported by programmer Indonesia, with investors world class, namely PT Elang Mahkota Teknologi Tbk, as the majority shareholder and Ant Financial. (Bisnis et al., 2020) DANA infrastructure has a high level of

Service features and interest in transactions regarding the use of fund applications for employees at the El Fajr Qur'an home education foundation, Palembang city— Bagus Setiawan et.al

security, at the same level as level of banking security. DANA also has Data Center (DC) and Data Recovery Center (DRC) in Indonesia, which is claimed to be among the most sophisticated and can handle transaction scalability tall one.(Heryanti, 2023)

The Fintech industry is classified into 4 groups, namely crowdfunding and peer to peer lending which has access to channel loan funds to the public, market aggregators who have the ability collecting and collecting financial data to present to users, risk and investment management with a concept like a financial planner in digital form, and the last is payment. (Abrilia and Sudarwanto, 2022)

The development of fintech has brought many application innovations in financial services, such as asset management, fundraising, electronic money, peer to peer lending, payment gateways, remittances (money transfers in the form of foreign currency), shares and insurance which are becoming popular in this digital era. The development of the fintech business in Indonesia, various digital payments using electronic money continue to increase along with the emergence of various startup companies operating in the digital financial sector.(Evy Nur Sugiarti, Nur Diana, 2019)

One form of payment tool in the fintech industry used by employees of the Qur'an El Fajr Palembang home education foundation is the Dana Digital Wallet (e-wallet). Funds themselves can be interpreted as digital wallets or can be referred to as electronic money to facilitate transactions in non-cash payments (cashless) more effectively, ready to use, easily, quickly and safely.(Aditya, S., Rosiyadi, D., Gata, W., 2019)

E-Wallet has several service features in the DANA EWallet application. The completeness of the service features on the DANA E-Wallet is an application with technological capabilities with consideration for carrying out transactions to facilitate it. This service does not require meeting with customer service or tellers and its use must be considered by DANA E-Wallet users through online and offline transactions. The facilities available are the Send Funds feature, the Request Funds feature, the Nearby Me feature, the Top Up feature, and the Dana News feature. (Bancin and Jannah, 2022)

The service features of the DANA application require complete features so that users' needs can fulfill transactions and have high security when using the E-Wallet application. With the feature of choosing a product, you can choose the product you want. and for a marketer features are an important key for the company to keep them can compare with other competing products. (Abrilia and Sudarwanto, 2022)

Analytical Graphic of Digital Wallet Survey of Employees at the El-Fajr Home Qur'an Education Foundation, Palembang City

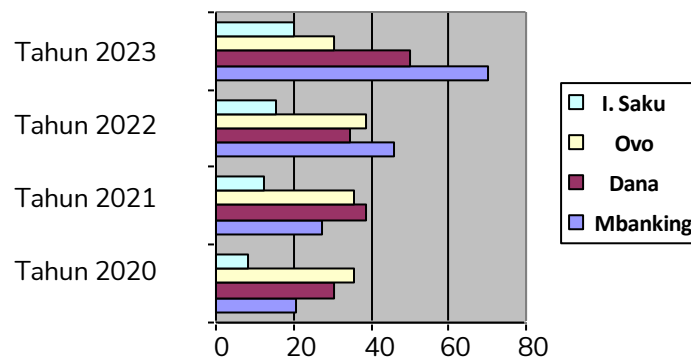


Figure 1. User graph from the results of a digital wallet survey of employees at the El-Fajr Qur'an Home Education Foundation, Palembang City

Based on the graphic image above, the highest number of digital wallet users among employees at the Rumah Qur'an El Fajr Education Foundation, Palembang City, namely Mobile banking this year is 60%, the second position is occupied by funds at 40%. Based on this data, employees at the Rumah Qur'an El Fajr Education Foundation in Palembang City use the DANA and Shopee Pay digital wallet applications more. Although both are in great demand by employees at the El Fajr Qur'an House Education Foundation, Palembang City. Attention people. The public's use of non-cash (cashless) payments is influenced by various factors. Based on phenomena related to go-pay and previous research, the researchers collected several variables which are thought to be factors that influence people's interest in using the digital wallet application for funds at the El Fajr Qur'an Home Education Foundation, Palembang City.

According to Kotler (2007) in (Alistriwahyuni, 2019), service features are a comparison tool to differentiate a company's products from similar products that are competitors. Dana presents various service features for customers such as the transfer feature used to transfer to fellow fund users, cash withdrawals to withdraw part of the cash or the entire fund balance via a bank account, diary funds to record monthly expenses, and others. (Alistriwahyuni, 2019)

And the service feature factor is the most important thing in all factors influencing public interest. Chauhan in (Pamungkas, 2018) states that the hope is that a technology can be trusted to complete the task well, where people will use it if they have a sense of trust in a product or service offered. Even though many people have used the Dana digital wallet application, there are still people who have not used Dana because of a lack of trust in the digital wallet so they still use cash transactions and there are also those who choose to use other digital wallets. (Astuti and Nugroho, 2021)

Research conducted by Ajeng Nurmalasari regarding the analysis of factors that influence interest in using t-cash among students at the Islamic University of Indonesia in 2018 stated that perceived convenience does not influence interest in using t-cash, perceived usefulness does not influence interest in using t-cash, and trust has a positive and significant effect on interest in using t-cash. (Heryanti, 2023)

Based on the background and previous research that has been described, the author conducted research with the title "Service Features and Interest in Transactions on the Use of Fund Applications for Employees at the El Fajr Qur'an Home Education Foundation, Palembang City". This research aims to find out, analyze and explain whether consumer factors, service features, influence the interest of the public, especially employees at the El Fajr Qur'an House Education Foundation, Palembang City, in using digital wallet funds.

METHODS

The type of research used in this research is a qualitative research method with a qualitative approach. Sugiyono (2015) defines that qualitative research methods are research methods used to examine the natural conditions of objects. Qualitative research methods can be interpreted as research methods that are based on postpositivism philosophy, used to research the condition of natural objects, where the researcher is the key instrument, qualitative inductive data collection techniques are a research method used to describe or explain phenomena that are occurring now and have passed. This method aims to provide an explanatory description and validation of the phenomenon being studied. The informants in this research are users of digital fund applications. This research uses direct interview techniques with employees as users. And the observation method was carried out directly to confirm data from interviews with data from the field to obtain information about interest in using digital applications..

RESULTS AND DISCUSSION

From the results of research based on interviews with several employees at the Rumah Quran El Fajr Education Foundation, Palembang City who were taken as respondents. Interviews were carried out by asking respondents questions that the researcher had prepared.

From the results of these interviews it can be concluded that 30 employees at the Rumah Quran El Fajr Education Foundation, Palembang City were the research samples. 75% of the 100% use the digital fund application and the remaining 25% do not use the digital application, namely the fund application, because they have already used other applications such as Shopeepay, I. Saku, Mbanking, Ovo, Gopay and other e-commerce payment service systems.

The large number of digital applications currently and other methods that can be used in payment and transaction system services has made several digital applications competitive, as stated by Yulyanti as Administrative Employee at the El Fajr Qur'an House Education Foundation, Palembang City, she explained that "I prefer the service features in Mobile Banking because instead of using a new application, I am more accustomed to using the Mbanking system because the system has all the service features for transactions, such as transaction payment methods via funds, shopeepay, gopay, ovo and others. Even if I can't, I can make payments via the nearest Alfamart or Indomart." As Yulyanti has said, it

can be concluded that the use of the fund application is the same as the service features in Mobile Banking.

Meanwhile, according to Trisnaini as the Principal of the El Fajr Qur'an House Education Foundation, Palembang City, she said that "she uses several service features such as Mobile banking, Shopeepay, Gopay and one of them is a digital fund application. According to Trisnaini, he prefers the fund application because the application's service features make it easy to just enter the cellphone number for which the transaction is being used and it is more practical.

In contrast to Novi as Tahfidz's teacher, he explained that he was less interested in using digital applications such as Dana, because according to him, using the Dana application if you don't carefully enter the destination cellphone number could cause the wrong transaction to be sent to someone else, because the service features are very different. with Mobile Banking which usually displays the name of the person being addressed, therefore he prefers other applications rather than the Dana Digital Application.

Meanwhile, according to Delta, as a kindergarten teacher at the El Fajr Qur'an House Education Foundation, Palembang City, he explained that he has digital applications such as Dana, ShopeePay, OVO and so on. But according to him, he often uses the mobile mbanking application as a tool for carrying out transactions, but if the mobile mbanking application cannot be used or has problems, he is forced to use other digital applications such as Dana, ShopeePay to carry out the appropriate transactions.

Different opinion with Arin as an employee at the El Fajr Qur'an House Education Foundation, Palembang City, he explained "I am very lucky and happy to use digital accounts and applications such as mbanking and so on, not only the many and unlimited features in banking transactions Not only that, especially during the pandemic, I used this application to pay for every e-commerce transaction, so I didn't have to leave the house. I also use this application to pay tuition fees. Even though I sometimes use Shopee-Pay for e-commerce payments, I still use it to top up my funds using the mobile application." It can also be seen that some employees are satisfied in using the application.

Regarding the obstacles in using this application, some employees said it was only internet use. As Friska Putri said, "for constraints, I don't think I have used it. I have received many positive impacts from using this application, one of which is saving time. I think the only problem I have is that the application cannot be accessed if there is no internet connection. So if I don't have quota and internet network, I can't use the application.

However, apart from the large number of employees who do not use the application, there are also several employees who are satisfied with the features in the application, such as carrying out bank transactions such as withdrawals and money transfers and others. And also security that is strong enough to protect the application, such as requiring you to enter the application password and pin.

So from the results of the interview it can be concluded that the interest of student employees at the Rumah Quran El Fajr Education Foundation in Palembang City can be said to be still not good. Judging from the many uses of the mobile banking application and. And

there are also employees who prefer to use COD and other systems in e-commerce payments, making this system superior because transactions are easier and buyers still have plenty of time to collect money for payment when the product arrives. This makes the COD system superior to other payment systems, one of which is the mobile payment system. Therefore, in order to develop employees' interest in using the Dana application, digital application companies such as Dana must also introduce more about the application and how to use it. This is so that employees choose to use the funds application for all transactions they carry out.

CONCLUSION

Based on the discussion on the analysis of service features and interest in transactions regarding the use of fund applications for employees at the foundation El Fajr Qur'an House Education, Palembang City, the author can conclude that there is attention to the community, especially employees at the El Fajr Quran House Education Foundation, Palembang City, they are very enthusiastic and some of them already have funding applications but have not applied them. And enthusiastic employees who really understand and are interested in knowing about digital application services such as funds. The interest of employees at the El Fajr Home Qur'an Education Foundation in Palembang City to carry out transactions is still less than optimal, because some existing employees prefer other platform applications.

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