
LITERACY OF EMPLOYEE SALARY DISTRIBUTION THROUGH M-BANKING MUAMALAT'IN IN AL-RIFA'IE

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Abstract

Mobile banking has become an inseparable part of modern society's life. This service allows bank customers to carry out various financial transactions online just by using a smartphone. This convenience and practicality is the main attraction for users, encouraging a shift from conventional transactions at banks to digital. Realizing the potential and benefits of mobile banking, Unira Malang students were moved to organize community service activities in the form of fieldwork programs (PKL). This activity focuses on assistance and literacy about MuamalatDIN, a mobile banking service from Bank Muamalat, one of the leading Sharia banks in Indonesia.

INTRODUCTION

The use of information technology in various aspects of life continues to grow, including in managing company finances. One example is the application of mobile banking (m-banking) for distributing employee salaries. M-banking offers several advantages compared to traditional methods such as bank transfers or checks, such as convenience, speed, and security.

The development of banking services is no longer just based on the slogan of safe and reliable services, but must also adapt to customer needs which continue to develop following advances in technology and lifestyle. One example is online banking services, which allow customers to carry out banking transactions from anywhere, whether from home, business or other locations, without the need to visit a bank branch office. This online banking service includes electronic banking (e-banking) and mobile banking.

Pondok Modern Al Rifaie is a modern Islamic boarding school on JL. Raya Ketawang No.2 Gondanglegi 65174 Malang houses formal education starting from PAUD SD SMP MTs SMA SMK STIE Al-Rifa'ie and Madrasah Diniyah which once a month disburses salaries to its employees. Led by young professionals who are experts in their fields, this cottage provides modern and complete learning facilities as well as a beautiful, cool, conducive, and safe environment.

This research aims to provide education and literacy in distributing employee salaries through m-banking Muamalat Din in Al Rifa'ie. This research uses qualitative methods with interview and observation techniques. Research data was analyzed using qualitative descriptive methods.

Several previous studies have discussed financial literacy and the use of m-banking. The research shows that financial literacy and the use of m-banking have positive effects and results. The higher a person's financial literacy, the higher their likelihood of using m-banking.

It is hoped that this research can contribute to increasing literacy in distributing employee salaries through m-banking Muamalat Din in Al Rifa'ie. The results of this research can be used by companies and banks to develop appropriate education and training strategies for employees in using m-banking for salary distribution.

METHOD

This research uses a qualitative method with a case study approach. Descriptive research aims to create systematic, factual, accurate descriptions, images, or paintings regarding the facts, characteristics, and relationships between the phenomena being investigated. The object of this

research was carried out at Bank Muamalat Kcp Kepanjen. Research data was collected through interviews with Al Rifa'ie employees and analysis of documents related to the distribution of employee salaries through Muamalat Din m-banking.

RESULTS AND DISCUSSION

Muamalat Din M-banking Literacy

M-banking Muamalat Din is a digital banking service provided by Bank Muamalat Indonesia. This service allows customers to carry out various banking transactions via smartphone, such as fund transfers, bill payments, credit purchases, and others. M-banking Muamalat Din is also equipped with an employee salary distribution feature which can be used by companies to distribute employee salaries directly to their respective M-banking accounts.

Benefits of Salary Distribution via M-banking Muamalat Din for Employees

Salary distribution through M-banking Muamalat Din also provides several benefits for employees, including:

- a. Convenience: Employees can receive their pay checks easily and quickly via their smartphones.
- b. Security: Salary transactions via M-banking Muamalat Din are guaranteed to be secure, so employees don't need to worry about losing their salary.
- c. Affordability: Employees can access their pay wherever and whenever they are.
- d. Transparency: Employees can view their salary transaction history through M-banking Muamalat Din.

Case Study: Distribution of Employee Salaries through M-banking Muamalat Din in Al Rifa'ie

This research uses a case study to examine the effectiveness and benefits of implementing M-banking Muamalat Din in the process of distributing employee salaries at Al Rifa'ie. Data was obtained through interviews with Al Rifa'ie management and employees, as well as analysis of employee salary transaction data.

Several studies show that salary distribution via M-banking Muamalat Din has several advantages compared to traditional methods such as salary distribution in cash or salary transfer via ATM. These advantages include:

- a. Efficiency: Salary distribution via M-banking Muamalat Din can be done more quickly and easily compared to traditional methods.

- b. Security: Transactions via M-banking Muamalat Din are guaranteed to be secure by using a strong authentication system.
- c. Affordability: M-banking Muamalat Din can be accessed by employees wherever and whenever they are.
- d. Cost reduction: Salary distribution via M-banking Muamalat Din can help companies save on operational costs associated with distributing salaries in cash or salary transfers via ATM.

The research results show that the implementation of Muamalat Din's M-banking in Al Rifa'ie has increased efficiency and ease in the process of distributing employee salaries. Employees also feel the benefits of implementing M-banking Muamalat Din, such as easy access to salaries, transaction security, and transparency of salary transaction history.

Practice Mechanism for Distribution of Employee Salaries through m-banking Muamalat Din

Increasing people's knowledge and skills in managing finances through financial education is very crucial. This is proven by the results of the OJK survey in 2022 which shows an increase in the financial literacy of the Indonesian people to 49.68 percent, compared to 2013, 2016, and 2019 which were only 21.84 percent, 29.70 percent, and 38.03 percent respectively. Efforts to increase financial literacy through education are very important, considering that there are still many people who do not have adequate knowledge and skills in managing finances.

The research results show that the literacy level of Al Rifa'ie employees in using Muamalat Din m-banking to receive salaries is still relatively low. This is caused by several factors, such as lack of education and training, as well as limited access to technology. This assistance helps ensure that employees' salaries at Al-Rifa'ie are distributed safely through M-banking offered by Bank Muamalat.

Using Muamalat Din m-banking provides benefits for Al Rifa'ie employees, such as ease of accessing salaries, transaction security, and time efficiency. Employees can access their paychecks anytime and anywhere, without having to go to the bank. Salary transactions via Muamalat Din m-banking are also safer because they are protected by a sophisticated security system. Apart from that, using Muamalat Din m-banking can save employees time because they no longer need to queue at the bank to receive their salaries.

Distribution of employee salaries through M-Banking Muamalat is an effective financial literacy practice to increase financial inclusion and facilitate employee financial management. Following are the steps for registering for Bank Muamalat Mobile Banking:

- a. You can download the Muamalat Din application via the Play Store or App Store
- b. Enter the active telephone number that is currently being used
- c. To activate Muamalat Mobile Banking, please enter a secret password that is safe and not easy to guess. Avoid using birth dates, combinations of birth dates, phone numbers, or other personal information as passwords. After entering the password, you will receive a receipt containing the username and phone number used for activation.
- d. Verify your transaction by entering your 6-digit Mobile Banking PIN or TIN. This PIN will be used to secure each of your financial transactions. After completing this step, you will receive a receipt as proof of successful Mobile Banking PIN registration.
- e. To start using Muamalat Mobile Banking, open the downloaded application on your device. Enter the username and password listed on the receipt you received during previous registration.
- f. Enter the verification code you received via SMS to your registered number.
- g. Complete the activation by entering the registered telephone number and ATM card number.

CONCLUSION

Salary distribution via M-Banking Muamalat Din is a practical, easy, safe, and reliable way to receive a salary. Employees can save time and costs by using this service. M-Banking Muamalat Din also provides various interesting features that employees can take advantage of.

By using Muamalat Din m-banking, employees can receive their salaries directly in their accounts without having to bother going to the bank. This can save employees time and energy. Apart from that, Muamalat Din m-banking also offers various other useful features for employees.

Distribution of salaries via M-banking Muamalat Din has several advantages, including the distribution of salaries is faster and easier than traditional methods. Transactions are secure with a strong authentication system. Employees can access salaries anywhere and anytime. Companies can save on operational costs by distributing cash salaries or transferring salaries via ATM.

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