Analysis of User Reviews on the Use of Fintech Dana Syariah

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Abstract

Sharia fintech is a form of financial technology that is growing rapidly in Indonesia. This study aims to analyze how users' perceptions and preferences regarding the application fintech Dana Syariah. The method used is the descriptive analysis of data consisting of 100 user reviews that have used fintech Dana Syariah from the Google Play Store. The results of this study are that the majority of respondents have positive reviews of the application. Reviews are grouped into 4 categories consisting of 2 positive categories namely ease of use and friendly service and 2 negative categories namely difficulty using the application and difficult verification.

Keyword: *Sharia Fintech, User Reviews, Dana Syariah.*

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A. INTRODUCTION

Sharia fintech is a form of financial technology that is growing rapidly in Indonesia (Hiyanti et al., 2019; Muzdalifa et al., 2018; Rahmawati et al., 2020). Sharia fintech offers financial solutions based on sharia principles that meet the needs of the Muslim community (Narasati, 2020; Saripudin et al., 2021; Wahyuni, 2019). The emergence of fintech in Indonesia is marked by the emergence of various fintech companies from the micro and medium levels (Fauji & Widodo, 2020; Riansyah et al., 2018; Wardhana, 2022). Called the term Financial Technology because it has a characteristic, namely the use of technology in the financial sector (Avianti & Triyono, 2021; Chuen, 2019; Kholia, 2022).

Not only conventional companies, currently there are several sharia-type fintech in Indonesia. The elements of Islamic fintech in Indonesia consist of accountability, information transparency, fairness, equality, social piety, avoiding ribawi transactions, maysir, gharar, risywah, tadlis, israf, and guaranteed halal (Aziz, 2020). All forms of human activity that aim to make it easier for other humans is a form of worship to Allah SWT, according to His word Al-Baqarah verse 185 which means: "God wants convenience for you, and does not want difficulty for you" meaning Allah confirms that His rules are is to make it easier for humans and not to make it difficult for humans so that Allah SWT commands humans to glorify Allah for His instructions so that people are grateful. Fatwa of the National Sharia Council-Indonesian Ulema Council No: 117/DSN-MUI/II/2018 regarding information technology-based financing services based on sharia principles stipulates that "information technology-based financing services are permissible subject to conditions following with sharia principles". "The implementation of information

technology-based financing services must not conflict with Sharia principles, namely avoiding usury, *gharar, maysir, tadlis, dharar, zhulm*, and haram" (DSN-MUI, 2018).

From data from the Financial Services Authority as of January 2023, there is 7 fintech of the type of sharia business whose permits are still valid (Otoritas Jasa Keuangan, 2023). However, it is still unknown how much interest and trust the Indonesian people have in sharia fintech. Based on data from the Google Play Store, the 7 sharia fintech applications have been widely downloaded and reviewed. The rating comparison data, the number of reviews and the number of downloads can be seen in the following table.

Table 1. Sharia Fintech Rating on the Google Play Store

No	Fintech	Rating	Number of Reviews	Number of Download
1	Ammana	4,1	10,8 K	500 K+
2	Alami	4,4	2,7 K	100 K+
3	Dana Syariah	3,2	10,2 K	500 K+
4	Duha SYARIAH	3,5	2,51 K	100 K+
5	Qazwa	4,4	129	10 K+
6	Papitupi Syariah	3,4	590	100 K+
7	Ethis	4,0	24	1 K+

Sumber: **(Google, 2023)**

In the table above it can be seen that the sharia fintech applications that have the highest ratings are Alami and Qazwa, which are 4.4 out of a rating of 5. Meanwhile, the highest number of reviews is the Ammana application with 10.8 K reviews and the least is the Ethis application with 24 reviews. The highest number of downloads were in the Ammana and Dana Syariah applications, which reached more than five hundred thousand downloads. However, with the same number of downloads, the Dana Syariah application has a much lower rating than the Ammana application, which is 3.2. Based on these problems, it is necessary to analyze user reviews on the use of Fintech Dana Syariah.

Referring to the concept of Islamic economics, Muslim consumer behavior must have limits in consumer perception, namely consuming halal products, prioritizing dharuriyyat needs, being frugal, and aiming to please Allah SWT (Muflih, 2006). In businesses in the financial sector such as financial technology, consumers prefer convenience, speed, lower costs, and ease of use of financial services (Rahmawati et al., 2018). The challenge of financial technology for Islamic banking is to analyze the advantages possessed by financial technology, so that financial institutions, especially Islamic banking, are required to improve technology services or collaborate with the financial technology (Mujiatun et al., 2022; Yudhira, 2021).

Previous research was conducted by Misissaifi & Sriyana (2021) entitled "Factors Influencing Interest in Using Sharia Fintech using the Technology Acceptance Model (TAM)". In this study, the results showed that the factors that have the greatest role in accepting sharia fintech are attitudes and sharia compliance (Misissaifi &

Sriyana, 2021). However, the research focuses on interest in using the application only. Therefore, this study aims to analyze user reviews of the Dana Syariah application on the Google Play Store platform to find out what users think of the application.

B. METHOD

The method used in this study is a descriptive analysis method with data sources taken through user reviews and ratings of the Islamic Funds fintech application on the Google Play Store. The population of this study is all users who have provided reviews of 10,200 people. From the population data, samples were taken using the Slovin formula. The Slovin formula can be used for very large populations so a formula is needed to get a small sample but can represent the entire population (Ryan, 2013).

$$n = \frac{N}{1 + Ne^2}$$

From the notation above, n is the minimum number of samples, the value of N is the population while the value of e is the error margin (Putri, 2021). In this study, the degree of confidence was set at 90% or an error rate of 10% so that the following results were obtained:

$$n = \frac{10.200}{1 + (10.200\ x\ 0{,}1^2)}$$

$$n = \frac{10.200}{103}$$

$$n = 99{,}03$$

The sample used in this study were users who had used fintech Dana Syariah as many as 100 of the latest reviews from January 2022 to February 2023. The collected data were then grouped according to their categories and then analyzed using descriptive analysis methods to describe user perceptions and preferences for using fintech Dana Syariah.

The research framework has been adapted from theory of (Sugiyono, 2020) can be seen in the following diagram:

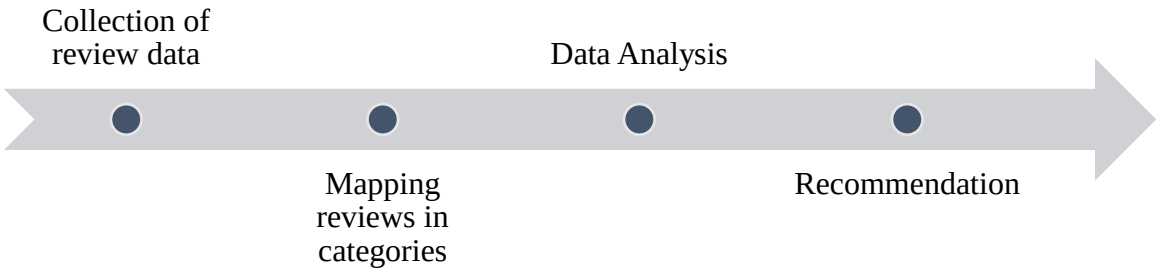


Figure 1. Research Framework

The research phase begins with collecting review and rating data from the Google Play Store with a predetermined sample of 100 reviews. The data that has been collected is then mapped into categories according to the contents of the review. The data that has been mapped is then analyzed to achieve the research objective, which is to analyze user reviews on the use of Dana Syariah fintech. After being analyzed,

recommendations are made to the developer to be taken into consideration in improving the application in the future.

C. RESULT AND DISCUSSION

1. Collection of review data

Based on the rating that can be seen on the Google Play Store, the Dana Syariah application is the application with the most downloads, which is more than 500,000 times. Based on the number of downloads, the Dana Syariah application has the same position as the Ammana application as the two sharia fintech applications with the highest number of downloads. However, in terms of rating, the Dana Syariah application occupies the lowest rating position, namely 3.2 with a total of 10,200 reviews. In accordance with the sampling technique, the review data collected was 100 data. The review data can be seen in the following table:

Table 2. Google Play Store Review Data

No	Date	Rating	Comment
1	3 Mar 2023	1	weird app. already entered data, photos etc. and it's already stored in the system, even blank. opened from the start with the appropriate email and password does not want to enter. What to do. I haven't made any transactions. please protect my data. don't let it be misused, according to the law "ITE and OJK. I hope the application is trustworthy and shari'ah according to the name for those who are successful.
2	6 Mar 2023	5	I've been using this application for 2 years and it's still running smoothly until now, but please help projects that have a yield of 22%, why isn't there anymore? after all the application is good, paying the lender is always on time. Upgrade again
3	17 Mar 2023	5	Thank you, DSI. So far, I have been very satisfied with being a lender. Please improve both the service and the application. My suggestion is to try making a bank reimbursement form for returns on the application so that it's easier without having to go through WA
4	30 Jan 2023	2	The application does not respond to data properly. because when on the main page the project data is "NULL" and when logging in the cellphone number or email is not listed. I tried on the official website I can login. it's just that in the application after this update it can't. Please check back for maintenance. thank you

5	25 Feb 2023	3	I just registered and logged in after the data was entered and exited by myself and I couldn't enter again with the answer that the user name was not registered... how come it can be
6	16 Mar 2023	5	It's been more than 1 year using this application, Alhamdulillah, it's running smoothly, the management of the funds is trustworthy and according to sharia, the profit sharing is quite large.
7	19 Mar 2023	3	All the data has been uploaded, the profile photo has appeared even though the data description is incomplete...strange
8	10 Mar 2023	1	Stuck in taking NPWP photos, the camera doesn't appear.
9	17 Mar 2023	5	This application is good, I have used it and it turned out to be trustworthy. Paying profits and getting our funds back when we want to quit, that's what happened to me. So don't hesitate to invest Halal here.
10	4 Feb 2023	2	AMATEUR APPLICATION!! Make the data menu display only for the contents of the form, it's not clear
…	…	…	…
100	6 Aug 2022	5	The application is cool for the first sharia property P2P finance platform in Indonesia and is also supervised by the OJK. The best monthly yields exceed deposits. The UI/UX display is also really cool, modern, suitable for today's youth. Friendly service for cs.

Table 2 is an example of review data that provides information in the form of dates, ratings and comments from each user.

2. Mapping Reviews in Categories

After the data was collected, a mapping was carried out on user reviews in categories and types which can be seen in table 3.

Table 3. Mapping Reviews in Categories

No	Comment	Category	Type
1	weird app. already entered data, photos etc. and it's already stored in the system, even blank. opened from the start with the appropriate email and password	Difficulty using the application	Negative

	does not want to enter. What to do. I haven't made any transactions. please protect my data. don't let it be misused, according to the law "ITE and OJK. I hope the application is trustworthy and shari'ah according to the name for those who are successful.		
2	I've been using this application for 2 years and it's still running smoothly until now, but please help projects that have a yield of 22%, why isn't there anymore? after all the application is good, paying the lender is always on time. Upgrade again	Ease of Use	Positive
3	Thank you, DSI. So far, I have been very satisfied with being a lender. Please improve both the service and the application. My suggestion is to try making a bank reimbursement form for returns on the application so that it's easier without having to go through WA	Friendly Service	Positive
4	The application does not respond to data properly. because when on the main page the project data is "NULL" and when logging in the cellphone number or email is not listed. I tried on the official website I can login. it's just that in the application after this update it can't. Please check back for maintenance. thank you	Difficulty using the application	Negative
5	I just registered and logged in after the data was entered and exited by myself and I couldn't enter again with the answer that the user name was not registered... how come it can be	Difficulty using the application	Negative
6	It's been more than 1 year using this application, Alhamdulillah, it's running smoothly, the management of the funds is trustworthy and according to sharia, the profit sharing is quite large.	Ease of Use	Positive

7	All the data has been uploaded, the profile photo has appeared even though the data description is incomplete...strange	Difficult verification	Negative
8	Stuck in taking NPWP photos, the camera doesn't appear.	Difficulty using the application	Negative
9	This application is good, I have used it and it turned out to be trustworthy. Paying profits and getting our funds back when we want to quit, that's what happened to me. So don't hesitate to invest Halal here.	Friendly Service	Positive
10	AMATEUR APPLICATION!! Make the data menu display only for the contents of the form, it's not clear,	Difficulty using the application	Negative
…	…		
100	The application is cool for the first sharia property P2P finance platform in Indonesia and is also supervised by the OJK. The best monthly yields exceed deposits. The UI/UX display is also really cool, modern, suitable for today's youth. Friendly service for cs.	Ease of Use	Positive

Table 3 is an example of review mapping data into categories and types. The review category is divided into 4 categories, namely ease of use, friendly service, difficulty using the application, and difficult verification. The categories of ease of use and friendly service are included in the positive comment types and the category of difficulty using the application and difficult verification are included in the negative comment types.

3. Data Analysis

The data that has been collected is then visualized in graphical form as follows:

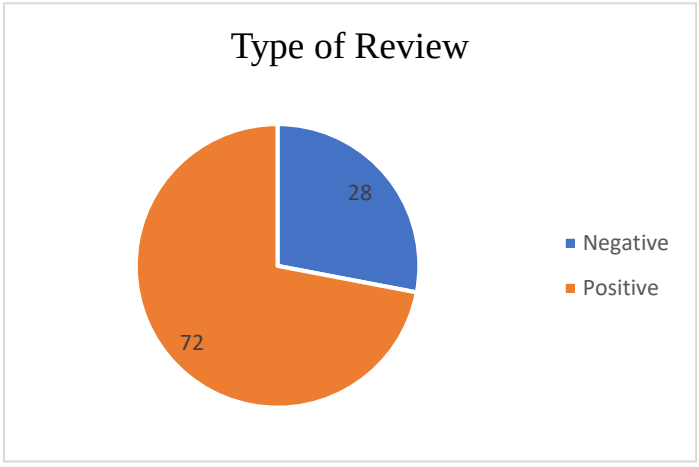


Figure 2. Type of Review

In the diagram above, it can be seen from 100 reviews that there are 72(72%) positive comments, and 28(28%) negative comments. This proves that more users give positive reviews on the Google Play Store than negative comments. The details of the review categories can be seen in Figure 3.

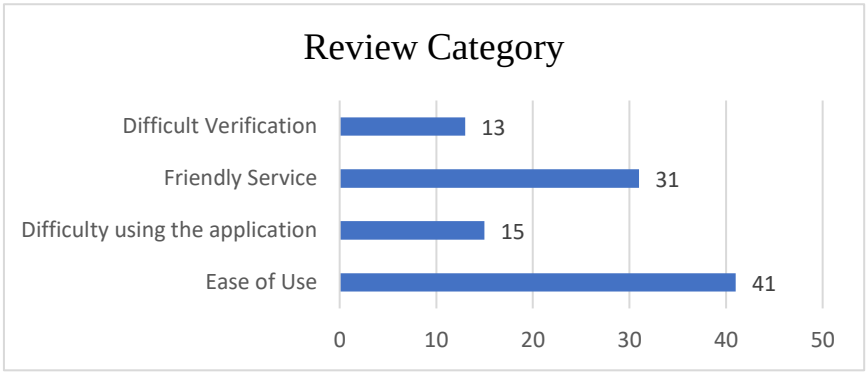


Figure 3. Review Category

In Figure 3 it can be seen that of the 72 (72%) positive reviews, 31 reviews are included in the friendly service category, and 41 reviews are included in the ease of use category. Of the 28 (28%) negative reviews, 13 reviews are included in the difficult verification category and 15 reviews are included in the difficulty category in using the application.

D. CONCLUSION

Based on the results of the study, it can be concluded that users of Dana Syariah applications have a fairly positive perception. This can be seen from the positive reviews given by users. However, there are still some problems that need to be fixed, such as the difficult and slow verification process and difficulties in accessing the application. Most of the comments given about the difficulties in accessing the application are that this application often logs out while in use, for that it is recommended to the developer to fix the application's errors. In addition, another problem that often occurs is failure to upload their personal data, such as KTP and NPWP photo data. This also needs to be a concern considering that the data will affect the verification process for users.

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