

ABSTRAK

Perkembangan teknologi informasi mendorong lembaga keuangan, termasuk koperasi syariah, untuk melakukan transformasi layanan melalui digitalisasi guna meningkatkan efektivitas dan efisiensi pelayanan kepada anggota. Koperasi Syariah MUI Jawa Timur telah menerapkan digitalisasi layanan simpan pinjam melalui aplikasi M-KOPSYAH MUI sebagai media informasi keuangan anggota. Namun, penerapan digitalisasi tersebut belum sepenuhnya terintegrasi dalam seluruh proses layanan simpan pinjam. Penelitian ini bertujuan untuk menganalisis penerapan digitalisasi layanan simpan pinjam di Koperasi Syariah MUI Jawa Timur, meliputi proses pengajuan pembiayaan, mekanisme akad mudharabah, serta tingkat kepercayaan anggota terhadap layanan digital. Metode penelitian yang digunakan adalah pendekatan kualitatif deskriptif dengan teknik pengumpulan data melalui wawancara, observasi, dan dokumentasi. Data yang diperoleh kemudian dianalisis menggunakan teknik reduksi data, penyajian data, dan penarikan kesimpulan, serta diuji keabsahannya melalui triangulasi data. Hasil penelitian menunjukkan bahwa digitalisasi layanan di Koperasi Syariah MUI Jawa Timur telah memberikan kemudahan akses informasi dan meningkatkan efisiensi layanan bagi anggota, khususnya dalam akses saldo dan riwayat transaksi melalui aplikasi M-KOPSYAH MUI. Namun demikian, proses pengajuan simpan pinjam masih dilakukan secara manual melalui pihak marketing dan kunjungan langsung ke kantor koperasi. Mekanisme akad mudharabah telah dilaksanakan sesuai prinsip syariah dengan adanya kejelasan akad, kesepakatan, dan transparansi, meskipun pelaksanaannya masih dilakukan secara tatap muka dan belum terdigitalisasi. Selain itu, tingkat kepercayaan anggota terhadap layanan digital menunjukkan kecenderungan positif, terutama dalam aspek kemudahan penggunaan dan manfaat layanan, namun belum sepenuhnya optimal karena keterbatasan fitur aplikasi yang belum mencakup seluruh layanan simpan pinjam secara digital. Oleh karena itu, diperlukan pengembangan sistem digital yang lebih terintegrasi agar kualitas pelayanan kepada anggota dapat meningkat secara optimal.

Kata Kunci : Akad Mudharabah, Digitalisasi Layanan, Kepercayaan Anggota, Koperasi Syariah, Simpan Pinjam.

ABSTRACT

The development of information technology encourages financial institutions, including Islamic cooperatives, to transform their services through digitalization to improve the effectiveness and efficiency of services to members. The East Java MUI Islamic Cooperative has implemented digitalization of savings and loan services through the M-KOPSYAH MUI application as a medium for member financial information. However, the implementation of digitalization has not been fully integrated into the entire savings and loan service process. This study aims to analyze the implementation of digitalization of savings and loan services at the East Java MUI Islamic Cooperative, including the financing application process, mudharabah contract mechanisms, and the level of member satisfaction and trust in digital services. The research method used is a descriptive qualitative approach with data collection techniques through interviews, observations, and documentation. The data obtained were then analyzed using data reduction techniques, data presentation, and conclusion drawing, and their validity was tested through data triangulation. The results of the study indicate that digitalization of services at the East Java MUI Islamic Cooperative has provided easy access to information and increased service efficiency for members, especially in accessing balances and transaction history through the M-KOPSYAH MUI application. However, the savings and loan application process is still carried out manually through marketing staff and in-person visits to the cooperative office. The mudharabah contract mechanism has been implemented in accordance with sharia principles, with clear contracts, agreements, and transparency, although implementation is still face-to-face and not yet digitized. Furthermore, member satisfaction and trust in digital services have shown a positive trend, particularly in terms of ease of use and service benefits. However, this is not yet fully optimal due to the limited features of the application, which do not yet cover all digital savings and loan services. Therefore, the development of a more integrated digital system is needed to optimally improve the quality of service to members.

Keywords : *Mudharabah Contract, Service Digitalization,, Member Trust, Sharia Cooperatives, Savings and Loans.*