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Understanding Analysis of Muslim Society About Sharia Banking

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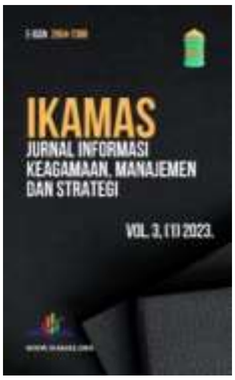

ABSTRACT

The purpose of this research is to describe the community's understanding of the development of Islamic banking in Environment II, Tanah Seribu Village, Binjai City. This research is qualitative in nature. From the results of interviews conducted with 6 Muslim people in the land of a thousand cities in Binjai, it is clear that awareness of Islamic banks in the city of Binjai is quite high. Many people in Tanah Seribu know about Islamic banking, but there are also many who only know but do not use products from Islamic banking. Only some respondents use products and services from Islamic banking. However, the understanding of the people of Tanah Seribu is quite high regarding Islamic banks, this is because all respondents answered that Islamic banks are Islamic banks that do not use interest and do not make a lot of deductions.

ABSTRACT

Tujuan dari peneltian ini adalah untuk mengetahui gambaran pemahaman masyarakat tentang perkembangan perbankan syariah di Lingkungan II Kelurahan Tanah Seribu Kota Binjai. Penelitian ini bersifat kualitatif. Dari hasil wawancara yang dilakukan terhadap 6 orang masyarakat muslim di tanah seribu kota Binjai, bahwasannya kesadaran terhadap bank syariah di kota binjai cukup tinggi. Masyarakat tanah seribu banyak yang mengetahui perbankan syariah akan tetapi banyak juga yang hanya sekedar mengetahui saja namun tidak menggunakan produk dari perbankan syariah. Hanya sebagian responden saja yang menggunakan produk dan jasa layanan dari perbankan syariah. Tetapi pemahaman masyarakat tanah seribu sudah cukup tinggi terhadap bank syariah, ini dikarenakan seluruh responden menjawab bahwa bank syariah adalah bank islam yang menjalankan usahanya tidak menggunakan bunga dan tidak banyak melakukan pemotongan–pemotongan.

INTRODUCTION

Indonesia is one of the countries with the largest Muslim population in the world. According to the official website of the Republic of Indonesia, there are more than 207 million Indonesians who embrace Islam. If calculated, it means that as much as 87.2% of Indonesia's population is Muslim. Referring to this data, Indonesia is a very potential market for building an Islamic financial institution because the majority of the population is Muslim. This is also supported by the awareness of the community itself to behave in an Islamic way, including muamalah aspects in doing business.

Islamic banking or in the international community is usually called Islamic banking or also known as interest-free banking. The use of the word Islamic in the word Islamic banking is inseparable from the origin of the Islamic banking system. Based on the existence of pressure on the economists' organizations as well as Muslim banking practitioners who want a financial service that accommodates financial transactions that run straight with sharia principles in Islam and also moral values. The main factor arises from the practice of prohibiting usury, maysir activities, and also gharar activities. Therefore, Muslim economists and Muslim banking practitioners created an Islamic financial institution based on the Koran and Sunnah, which is still developing its activities.

The development of Islamic banking in Indonesia in the early 1990s. The influence of the development of Islamic banks in other countries made Indonesian figures at that time, namely Karnaen A. Perwataatmadja, M. Dawan Rahardjo, AM Saefuddin, M. Amien Azis, and others. Initiating a discussion group on Islamic banking as a pillar of the Islamic economy began to be implemented. Limited-scale trials have been realized. Some of them are the Baitul Tamwil – Salman Bandung Institute. The growth of the Institute is quite impressive. In the capital city, a similar institution was also formed but in the form of a cooperative. Namely the Ridha Gusti cooperative.

A more concrete initiative was launched in 1990 to establish a special Islamic bank institution. On 18-20 August 1990, the MUI or Indonesian Ulema Council held a workshop on "Bank Interest and Banking" which was held in Cisarua, Bogor, West Java. The results obtained from the implementation of the workshop were discussed in more detail at the IV MUI National Conference. Based on the advice received at the IV MUI National Conference, a working group called the MUI Banking Team was formed, which was mandated to provide a specific approach as well as hold hearings with other parties.

With this workshop, Bank Muamalat Indonesia was created, inseparable from the role of the MUI Banking Team which succeeded in creating a new chapter of the Islamic banking system in Indonesia. By signing the deed of establishment of Bank Muamalat Indonesia, funds were collected to realize the purchase of company shares of IDR 84 billion. Bank Muamalat Indonesia was officially established on May 1, 1992. With the presence of Islamic banks in Indonesia at that time, the Indonesian government launched Banking Law No. 7 of 1992 after which it was revised through Law no. 10 of 1998. Where the Indonesian government confirms the existence of profit-sharing banks or Islamic banking. Therefore, Islamic banks are banks with a profit-sharing concept. Which profit-sharing itself is a sharia-based muamalah principle in the practice of bank business activities.

As for the role of Islamic banks according to Karnaen Perwaatmadja, that the role of Islamic banks is divided into 3, namely: clarifying Islamic banking activities in order to achieve a public trust, the role of Islamic banks is also to increase the awareness of Muslims to use Islamic products so that Islamic banking expands the segment network and also increases the share Islamic banking market, and establish special cooperation with religious leaders, especially in Indonesia Islamic banks must cooperate with Islamic scholars. This is because Islamic scholars have a significant impact on the development of Islamic banks.

With the existence of this Islamic bank, it is also able to contribute to the economy of the Indonesian nation. Which contribution comes from financing carried out by Islamic banking. With this financing, it is hoped that the relationship between Islamic banks and customers will no longer be as debtors and creditors but as partners who help each other to achieve a certain goal. Through this financing service Islamic banks make a potential partner for entrepreneurs who need capital to advance their business. In particular, the contribution of Islamic banks in practice can be achieved by taking into account several aspects, such as: a) Making Islamic banks a carrier of nationalism, b) Encouraging people to carry out economic activities and establishing activities that are open in nature, c) Being able to provide returns for greater results good, d) Restrain speculation in financial markets, e) Promote fair and equitable sources of income, f) Free to invest in any instrument but must be in accordance with sharia law, g) Must carry out business activities based on ushwatun hasanah to create morals ethics in business and morals in religion.

It will be even more realistic if Islamic banks are able to carry out their business activities with maximum effort. The activities of Islamic banks include: a) Activities to manage customer funds by investing, the bank here acts as an investment manager, b) Activities to be able to share the results of managing funds that have been carried out in accordance with what has been agreed at the beginning or as usual known as profit sharing ratios, c) Operates as a financial service and also as an intermediary for payments from both Islamic banks and non-Islamic banks. But still have to consider sharia principles, and d) Activities as well as managers and distributors of zakat, infaq, and also shadaqah funds.

Due to changes in Law No. 7 of 1992 became Law No. 10 of 1998. There are two banking systems in Indonesia, namely Islamic banking and conventional banking. In addition, the results of changes to these laws resulted in the development of Islamic banks that emerged from new Islamic banks. There were also those that emerged from the change of conventional banks to Islamic banks. new developments and there are also conventional banks that open sharia units make the development of sharia banks grow so fast.

In the early days of the pioneering of Bank Muamalat Indonesia, the public's response to Islamic banking was not optimal. This is based on the public view that Islamic banks and conventional banks are the same. It's just that Islamic banks use the word "profit sharing".

The interest system implemented by conventional banking rolls in parallel with the profit-sharing system implemented by Islamic banking. This difference underlies social problems that often threaten the development of Islamic banks. The problems that arise are caused by human resource factors that occur due to the lack of public understanding related to sharia banking because of the rise of conventional banking circulating in society. Causing many Muslim communities to use conventional banking where the invasion of conventional banking has led to remote - remote villages, making Islamic banking one step less and there are still many Muslim communities who still view Islamic banking with one eye. In practice, sharia banking experiences many difficulties in terms of human resources that have not been optimized as well as confusion - confusion in the public's view of sharia banking itself, and there are also many applications that are not in line with sharia principles.

From the research that was done earlier, for example the research conducted by Maria Ulva which is located in Adi Jaya Village, Banggi Besar District, Central Lampung Regency. The results of the study show that the people of Banggi Besar only know about Islamic banks but do not understand in detail about these Islamic banks. In fact, there are some people who are completely ignorant of Islamic banks and these Islamic banking products. This happens due to a lack of public understanding of the information obtained, both from online media and print media, and the lack of information obtained from Islamic banks themselves.

There are still many people who think that both Islamic banking and conventional banking are financial institutions whose activities are the same. This is what makes people complacent by saving in conventional banking. Apart from that, access to opening conventional banking accounts is quite easy, because the expansion of Islamic banking has reached the sub-district level and is very easy to find.

With this in mind, there is a need for outreach that targets the community in the villages which must be carried out by the bank itself. So that people get more knowledge about Islamic banking. Indirect promotions such as promotions through print media, electronic media. And also carry out promotions – promotions that are direct in nature such as conducting banking seminars with a focus on presenting the products and services offered. Of course, ordering material must be done in a unique way. In order to get good enthusiasm from the public and also aim so that people are able to understand the meaning of the seminar. attractive promos in order to be able to attract public interest to move from those who used to use Islamic banking services to now switch to using products and services from Islamic banking.

And also research conducted by Nirwana which is located in Pandak Village. The results of research conducted by Nirwana show that the people in Pandak Village lack understanding regarding Islamic banks. Due to the lack of socialization and information that can be obtained from Islamic banks. Efforts made by Islamic banks are emotional approach to the community. The same effort was made by Bank

BNI Syariah itself, namely making large programs or events or bazaars targeting small villages. As well as holding seminars to small villages. From this activity, Bank BNI Syariah Masamba hopes that people living and doing activities in small villages can enlighten their views about Islamic banking, and can also recognize the products and services offered by Islamic Bank. The Masamba Branch BNI Syariah Bank also hopes that after the implementation of these events the views of the Pandak Village community will also be opened so that they want to save and use the products and services offered by the Masamba Branch BNI Syariah Bank and also help the benefit of the people so that they can be in harmony with the principles that have been recommended by the Quran and Sunnah.

RESEARCH METHODS

In this study, the researcher used qualitative research. The methodology used was descriptive qualitative methodology. In this case, it is used to describe the extent of understanding of the Muslim community in Tanah Seribu Village regarding Sharia Banking. Qualitative research is a study that emphasizes more to natural aspects compared to using statistical methods in the form of numbers. If there are numbers - numbers in qualitative research are only as a support. While the qualitative descriptive analysis methodology is research that collects some data and information in the field which will be described in accordance with the facts in the field.

The purpose of this descriptive qualitative research is to describe descriptively between the two objects based on facts to make it easier for the public to receive clear information about Islamic banking. The data collection techniques used in this study are in the form of observation, field interviews, and documentation of the four Muslim communities who live in Environment II, Tanah Seribu Village, South Binjai District, Binjai City.

RESULTS AND DISCUSSION

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There are Islamic banks in the city of Binjai, but they do not use the products and services offered by Islamic banks. According to some people in the city of Binjai, Islamic banks are currently very good at helping the people's economy. The interest applied by Islamic banks is relatively small, thereby reducing the burden that must be incurred by the community using Islamic banks. The users of Islamic banks are not only Muslims, but also customers from non-Muslims. But what is in the spotlight is the lack of socialization and service, the office is still small, sometimes even money is inside There is no ATM.

Islamic banks or commonly known as Islamic banks do not use interest in conducting transactions. Islamic banks are good banks in providing capital to open a business but they also have to know what business the prospective customer is doing. With the existence of this Islamic bank, there is not much to cut administrative costs if we want to open a savings account and also the interest that is applied by Islamic banks is not much. Unlike other conventional banks, which carry quite a large administrative fee and the interest burden borne by customers is also quite large. Islamic banking is different from other conventional banking, because if we save in Islamic banks there are not many deductions and interest charges borne by customers. In contrast to conventional banking where there are lots of deductions if we use savings from conventional banking.

There are several factors that can affect the knowledge of the people in the city of Binjai regarding the presence of Islamic banks, namely the information factor. This can be caused because the majority of people are already literate in technology and the information obtained is very easy, information about Islamic banking can be obtained from online media, television, and also from smartphones. The second factor is the geographical location of the Tanah Seribu environment not far from the city center so that people who often travel to the city center see or know Islamic banking by themselves. Currently, there are two Islamic banks in Indonesia, namely, Bank Syariah Indonesia and Bank Sumut Syariah. .

CONCLUSION

Based on the results of the study, the researchers concluded that many people in Tanah Seribu know about Islamic banking, but there are also many who only know but do not use products from Islamic banking. Only some respondents use products and services from Islamic banking. But the understanding of the people of Tanah Seribu is quite high about Islamic banks, this is because all respondents answered that Islamic banks are Islamic banks that run their business without using interest and do not make many deductions.

But what should be the focus again by sharia banking, especially Bank Syariah Indonesia, which is in the city of Binjai, is to continue to actively carry out socialization and also events that attract the public's interest, especially the people of Tanah Seribu, to save and also use sharia banking.

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