

COMPREHENSION OF ISLAMIC TEACHERS EDUCATION AT JUNIOR HIGH SCHOOL SUBJECTS ON FINANCING PRODUCTS IN SHARIA BANKING AT MATARAM CITY OF WEST NUSA TENGGARA PROVINCE INDONESIA

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Abstract

This research aims to determine the comprehension of Junior High School teachers of Islamic Religion subjects on financing products in syari'ah banking in accordance with Islamic perspective in Mataram City West Nusa Tenggara Province Indonesia. This research is qualitative research consisting of 8 informants 2 main informants and 6 key informants with purposive sampling technique. The result of shows that comprehension of Islamic banking largely provides the argument that the sharia bank is simply bank based on Islamic principles. Encourage factors of Islamic teachers in Mataram city using services or savings in sharia banking there are several reasons namely the factor of religion is still a dominant factor in using sharia banking transaction based on forbidden law in Islam that the bank interest in Islam is haram (forbidden). Other several factors such as a deep comprehension of the bank interest system that is prohibited in Islam, services and clothing worn, comfort and decency in the deal in sharia bank and informant chooses banking saving service because close location. Some Islamic teachers in junior high school in Mataram city do not

comprehend about the products offered by sharia banks. 3 (three) of the 6 (six) key informants have not understood the products offered by sharia banking.

Keyword: Comprehension, Sharia Bank, Financing Product, Islamic Principle

INTRODUCTION

Today sharia banks become one of the fastest growing industrial sectors in Indonesia. This is supported by sharia banking outlets that grow rapidly both Sharia (BUS) and Sharia (Islamic) Business Unit. Although conventional banks have opened many sharia branch offices, but still there are still many Muslims who survive with conventional banks, where the ambition to dredge for example raises funds in conventional banks in the form of deposits that aim to seek profit in interest, they (the community Muslims in particular) who already have their comfort and convenience in reaping the benefits, so they forget the prohibition of riba (interest bank) or indeed among them there is really not know about the prohibition of usury according to the teachings of Islam. It can not be denied that conventional banking and sharia banking in the current development are familiar to the urban and rural communities so that the understanding of both banking systems needs to be given since from the level of education in schools, so the role of teachers is so great in providing comprehension depth towards the learners. Teachers are as one of the role models, inspiration and motivation for their students so that they are more active bias to know about syariah banking and Islamic banking products that will come. But in fact in the city of Mataram teachers, especially teachers of Islamic Religious Education should provide explanations and guidance about the understanding of religion associated with syari'ah banking products.

Mataram city as the capital of West Nusa Tenggara province is one of the most Muslim populations. Structures and perceptions of the socially recognized society is a great opportunity to invite the community to carry out muamalah activities according to the rules in Islam, including in choosing banking services. Behavior in choosing an activity in accordance with the rules in Islam applies to every Muslim, including every Muslim who works as a teacher of Islamic Education. As educators who generally have the capacity to comprehend the field of Islamic religious scholarship will be an example for the surrounding environment, including in terms of halal muamalah in accordance with Islamic Shari'a such as avoiding themselves from transactions that contain elements of usury. Islamic Religious Education teachers have a strategic role in order to provide comprehension to students about banking services in accordance with or not in accordance with Islamic rules, so that students who are valuable

assets and potential customers of a future banking future, will choose banking services in accordance with rules of Islam.

Teachers are required to be more professional in their field. Therefore, the teacher of Islamic Religious Education is also very important to know and comprehending more about whether or not a transaction in a banking, especially in the field of Islamic banking products because the product of Bank Syariah is one of the products offered by Islamic banks either to the teachers, students, students and society. Without knowing the products of Islamic banks, Islamic Education teachers will comprehend about the procedure of conducting transactions in Islamic banks and do not know what products should be used.

LITERATURE REVIEW

Comprehension Concept

Comprehension comes from the word understood that has a variety of meanings such as attention, opinion, clever, comprehend something and comprehension is a process, deed, or way of comprehension (Tim Prima Pena, tt, 481). Comprehension can be interpreted by people who have the attention and opinion about something and comprehend correctly with the attention and opinion that begins with the process of deed and how to understand. A person's comprehension of an object must be shared with the knowledge that it possesses, because with the knowledge one can read, think, analyze and comprehend what the study (Irwan, 2011: 52). Comprehension of an object supported by sufficient knowledge is a necessity for mankind. But in accordance with the development of increasingly advanced science, humans are led to comprehend a conventional object (western science) in term human science focused to comprehend the various phenomena created by humans regardless of how the phenomenon that occurs based on the comprehension of who actually set the process of development of such science. Today man focuses only on comprehension and deepening the science of that originates from the western world which rests solely on reason or ratio, while the eastern sciences emphasize on the heart only a few who use the ratio where as man in menggunakan all his mind must use ratio and reason (Soewardi, 2001: 182).

Comprehension of Islam is an comprehension on Islamic rules by Moslems until now still found a difference based on both the interpretation of the verses of Allah SWT and habits of Prophet Muhammad SAW, so that in its implementation there are also differences. To unify Moslems Comprehension on Islamic rules, Islamic thinkers have tried to provide interpretations and legal rules that can be used as reference for Moslems. Islamic thinkers who are concerned with the comprehension and implementation of Islamic rules ongoing continuous bring up four basic ideas of Islam (Mazhab), namely: Hanafi, Maliki, Shafi'i. and Hambali. However, in

practice, the existence of these schools further sharpens the existence of different comprehension, since there is one group that consistently performs the worship according to the Syafi'i school, but in other parts of the world there are those referring to the Hanafi, Maliki, and Hambali schools.

Consumer Behavior

According to J.f.Engel et al (in Basu Swastha, 2000: 10) the definition of consumer behavior as follows: "Individual activities directly involved in obtaining and using goods and services, including decision-making processes and preparation for the determination of such activities. There are two important elements of consumer behavior: the decision-making process and physical activity, all of which involve individuals in assessing, obtaining, and using economic goods and services."

Consumer behavior is an action that individuals, groups or organizations make to choose, buy, use and how goods, services, ideas or experiences to satisfy their needs and wants (Kotler, 2009: 166). Basu Swasta and T. Hani Handoko, define "Consumer behavior is the activities of individuals directly involved in obtaining and using goods and services including the process of decision-making on the preparation and determination of such activities". (Basu Private, 2000: 9).

From the definition of consumer behavior above can be concluded that there are two important elements in consumer behavior is the process of decision making and physical activity, where in both cases individuals evaluate, obtain, use or not use again goods and services.

Consumer Behavior in Islamic Perspective

In Islam, a consumer's behavior must reflect his relationship with Allah. This is what we do not find in the science of conventional consumer behavior. Every movement of himself, which takes the form of everyday shopping, is nothing but a manifestation of his dhikr in the name of God. Thus, he prefers the way that God restricts by not choosing illicit goods, not stingy, and not greedy for his life to be safe both in the world and in the hereafter.

Islam has regulated the way of human life through the Qur'an and Al-Hadith, so that man is kept away from humiliation because of his behavior. Behavior in accordance with the provisions of Allah and Rasulullah SAW will ensure a more prosperous human life. The behavior of a Muslim is governed by his role as a social being, then in behaving conditioned to respect each other and respect others, whose role is the same as a being with an interest to meet the needs. Behavior in the view of Islam will see how the psychological atmosphere of others, with

the circumstances, then Islam ensures the development of a just society, avoid social inequality or social discrimination.

Sharia Bank Definition

Sharia bank is a bank operating on the basis of sharia principles, so that in its operation Islamic banks do not perform activities that are contradictory or that is prohibited by Islam. The sharia bank according to the law of the Republic of Indonesia Number 21 Year 2008 about Syariah Banking is a bank that runs its business activities based on Sharia Principles and according to its type consists of Sharia Commercial Bank and Sharia Bank Financing (2014: 84). One of Sharia principles that must be obeyed by sharia banks is to avoid the element of riba. Riba is strictly prohibited in Islamic banks, the prohibition of usury is also clearly described in the Qur'an.

Therefore, the structural and supervisory system is different from conventional banks. The supervision of Islamic banking includes two things, namely first supervision of the financial aspects of compliance with banks in general, and prudential banking principles. Secondly, the supervision of sharia principles in bank operations. The structural management of Islamic banks consists of the Board of Commissioners and the Board of Directors and is required to have Sharia Supervisory Board which serves to oversee the activities of sharia banks.

Financing Definition

The word financing comes from the basic word cost which means money spent to organize, establish and do something. So financing is the activity of spending money in order to establish, establish or do something. The term financing basically arises from the notion of I believe, I trust, which means I believe or I trust. Thus, financing has a sense of trust which means the bank put trust in someone to carry out the trust given by the bank as a provider of funds.

Financing objectives cover a wide scope. Financing objectives can be grouped into two groups namely the purpose of financing macro and micro. In macro, financing aims to increase the economy of the people, the availability of funds for business improvement, increase productivity, create new jobs and income distribution. While micro, financing aims to optimize profit, minimize risk, utilization of economic resources and channeling excess funds.

So it can be seen that the purpose of financing is not just an increase in the profit aspect, but also on the benefits. The purpose of this financing provides benefits, both for the bank as the lender and the financing customer as the fund manager.

Kinds of Financing

Islamic banking financing is divided into four categories that are distinguished based on their intended use:

- a. Financing by Sale and Purchase principle.
- b. Financing under the "Ijarah" (Operational Lease and Financial Lease)
- c. Financing with profit sharing principle (Profit Sharing)
- d. Financing with a complementary contract

RESEARCH METHOD

This study aims to describe the understanding of junior high school teachers of Islamic Religion subject to financing at sharia banks in the city of Mataram. The approach used in this research is qualitative research consists of 8 informants 2 key informants 6 key informants. And techniques of determining informants in this study is through purposive sampling technique.

RESULT

Comprehension of Islamic Education Teachers About Sharia Bank

Sharia Bank is a financial institution that runs its business activities based on sharia principles. Not only stop the business activities based on sharia principles, but also based on ta'awun or help. Because the purpose of the Sharia Bank is to bridge and meet the needs of the community.

Sharia bank is a bank based on sharia principles is an Comprehension of Islamic Religious Education teachers at Junior High School in Mataram City. No longer a taboo if Islamic banks perceived as Islamic banks, in addition to the explanation of the comprehension of Islamic banks according to experts that Islamic banks are banks operating under Islamic law, another factor is the embedded label in the bank that also affects the emergence of the Comprehension that the bank in simple terms is a bank based on sharia principles, In addition, other factors are the service and clothing worn by sharia banking employees have an impact on the perception that the bank is a sharia bank.

Based on the results of informant interviews that the comprehension of Islamic teachers at Junior High School in the City of Mataram towards the comprehension of Islamic banking largely provides the argument that the sharia bank is simply a bank based on Islamic principles. In addition, other factors are the service and clothing worn by sharia banking employees have an impact on the comprehension that the bank is a sharia bank. This reminds us of what some have expressed about their comprehension of sharia banking, the comprehension that sharia

banks are simply banks based on the principle of Islam even though there is a fairly complete informant describing the application of the sharia bank.

Sharia banking is a banking system based on the teachings contained in the Qur'an and As-Sunnah, so that on the principle of operational always adheres to these two teachings or that comes from Allah SWT and Rasulullah SAW (Peace Be Upon Him).

The process of the formation of this comprehension occurs within a person, but comprehension is also influenced by experience, learning process, and knowledge. Similarly, related to the comprehension of Junior High School Islamic teachers in Mataram City is related to the comprehension of the definition of sharia banking where the level of comprehension of sharia banking terms on average says based on the knowledge they have, and at the level of simple comprehension that is on the comprehension that sharia bank is an Islamic bank based on al-Qur'an and As-Sunnah.

The factors that encourage Islamic teachers in Mataram city using services or savings in a banking there are several reasons namely the factor of religion is still a dominant factor in using sharia banking transaction is based on the bank interest factor where in Islam interest is haram (forbidden), from knowledge or listening from religious leaders and others, and there are other factors that cause teachers of Islamic Education at Junior High School in Mataram City in choosing banking savings services that are factors of near location and other factors. The use of sharia banking services is one of them to save based on several factors, such as a deep comprehension of the bank interest system that is prohibited in Islam, there is also a factor of comfort and decency in the deal in sharia bank.

Comprehension of Islamic Teachers About Financing Products of sharia bank based on the results of interview researchers to informants of financing products offered by sharia banking. It can be concluded that some teachers of Islamic Education at Junior High School in the City of Mataram not comprehend the products offered by sharia banking. Furthermore from the whole give advice especially to the bank in this case sharia bank need to increase socialization to society. Because society is one of the important elementers in the banking world. Some sources related to existing financing products in sharia banks that the statement of conventional bank financing products more familiar than sharia bank products is an comprehension that can be concluded after discussions with informants. The statement is clear that existing financing products in sharia banks are still less familiar in the minds of teachers of Islamic Education at Junior High School in Mataram City, because of the terms that speak Arabic, so this is one of the many obstacles of banking development. Lack of socialization causes some perceive that the products in conventional banks are more familiar than products in Islamic banks.

Comprehension Concerning Differences and Equations of Sharia Banks and Conventional Banks based on the results of interviews with several key informants above the researcher comprehends that conventional and sharia bank is similar but not the same, in the sense that the difference is sharia banks run their business based on sharia principles, while conventional banks do not apply the principle. Furthermore, other differences, namely the Islamic banks using the system of profit sharing, while the conventional banks use the system of interest. In addition, it also distinguishes between sharia banks and conventional banks lies in the state of his ministry. The services of sharia banks and conventional banks are different, the services in Islamic banks are more poured Islamic element, while conventional banking services are general.

Based on the results of interviews with several key informants and key informants above, the researcher understands that syariah bank runs its business based on sharia principles, in syariah bank using profit sharing system, while conventional bank uses interest system. Service in Islamic banks is more pouring Islamic element, while conventional bank service is general. Informants comprehension in choosing banking syar'iah financing products in this study is influenced by consideration of religious factors. The cause of informants chooses syar'iah banking financing products due to religious factors, environmental influences, and economic profit sharing system. While informants choose conventional bank financing products because most of the informants lack of knowledge and comprehension of syar'iah banking financing products, ie there is no difference between conventional bank financing products with bank syar'iah.

Of the six (6) key informants in this study, most informants were 3 (three) informants whose understanding was in accordance with the principles in the Islamic perspective. This is because in choosing syar'iah banking financing product because it is safe, according to syariah and halal, most of them assume that syar'iah bank is definitely syar'i and also kind of financing product offered also based on Islamic principle. Seeing the comprehension of teachers of Islamic Religious Education Junior High School in Mataram city on the implementation of the banking system with sharia bank system has not been understood in depth which refers to the arguments of the Qur'an and Hadith so that impact on everyday life. Faithful Islam must be able to comprehend and have a true and strong knowledge in accordance with the arguments of the Qur'an about Islamic law especially the interest of this bank. This is why the total implementation of banking services based on syari'ah bank on Islamic Religious Education teachers in junior high school in Mataram.

CONCLUSION

Based on the results of research and discussion above, it can be drawn conclusion as follows:

1. Comprehension of Islamic teachers to sharia banking mostly provides the argument that sharia banks are simply a bank based on the principles of islam
2. Some informants using banking services that Religion is dominant factor in using sharia banking transaction based on haram fatwa (forbidden law in Islam) of bank interest, while factor of informant chooses banking saving service that is because existence of location factor which close and there is also comfort factor and modesty in transaction in sharia bank.
3. 3 (three) of the 6 (six) key informants have not understood the products offered by sharia banking.

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