

## Understanding of Gunung Tua Julu Village Community About Sharia Banking (Case Study in Gunung Tua Julu Village, Panyabungan District, Mandailing Natal Regency)

Riski Dahliana

Sekolah Tinggi Agama Islam Negeri Mandailing Natal  
Jl. Prof. Dr. Andi Hakim Nst Komplek Stain, Pidoli Lombang, Kec. Panyabungan, Kabupaten Mandailing Natal, Sumatera Utara 22977, Indonesia

### Article Info

#### Article history:

Received December dd, 2023

Revised January dd, 2024

Accepted March dd, 2024

#### Keywords:

Islamic banking

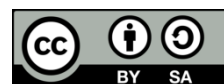
Public

Understanding

### ABSTRACT

Riski Dahliana (Nim. 20150043), Understanding of Gunung Tua Julu Village Community About Islamic Banking (Case Study in Gunung Tua Julu Village, Panyaungan District, Mandailing Natal Regency). The purpose of this study was to find out about the understanding of the Gunung Tua Julu Village Community, Panyaungan District, about Islamic banking. This type of research is field research conducted in Gunung Tua Julu Village. The nature of this study is a qualitative descriptive method. There are two data sources in this study, namely primary and secondary data sources. Primary data sources are obtained directly from the community while secondary data sources are in the form of Gunung Tua Julu village documents and books. To obtain valid data, the researcher uses a data collection method, namely interviews. After the data is collected, the researcher analyzes the data using qualitative data analysis techniques using the inductive method. The results of field research show that the understanding of the Gunung Tua Julu Village Community about Islamic banking is still minimal. They only know about Islamic banks but do not understand Islamic banks in detail. Only a few people understand about Islamic banks, some even do not know about Islamic banks at all. Most people do not know about what products and services are available at Islamic banks. The lack of understanding from the community is due to the lack of information obtained from Islamic banks and media such as television, print media, and social media which causes the community not to know what Islamic banks are and what products are available at Islamic banks.

*This is an open access article under the [CC BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license.*



### Corresponding Author:

Riski Dahliana

Sekolah Tinggi Agama Islam Negeri Mandailing Natal

Email: dahliantariski134@gmail.com

### INTRODUCTION

Islamic banking is a financial institution that performs an intermediary function in collecting public funds and distributing financing to the public in accordance with sharia principles. Islamic banks are not only interest-free, but also have an orientation towards achieving welfare.

The development of Islamic banks will be very rapid if we refer to the public demand for Islamic products and banking, since 1992 it has been operating under the name Bank Muamalah Indonesia. In 1998, Law No. 10 of 1998 concerning banking was enacted as a replacement for Law

No. 7 of 1992 and the issuance of a fatwa from the Indonesian Ulema Council (MUI) in 2003, many banks carried out their operations using sharia principles.

Conventional banks have opened many Sharia Business Units (UUS) but there are still many Muslims who persist with conventional banks, where the ambition to gain wealth, for example by collecting funds in conventional banks in the form of deposits aimed at seeking profit in interest, customers (Muslim society in general) who are already too comfortable and easy to reap profits, so that they forget about the prohibition of usury (bank interest) or indeed some of them really do not know about the prohibition of usury according to Islamic teachings. Conventional banking that applies an interest system runs side by side with sharia banking that applies a profit-sharing system. But in this case there are still many challenges and problems faced in the development of sharia banks. The problems that arise include the low level of knowledge about sharia banking, especially due to the dominance of conventional banking so that sharia banking is still considered insignificant. In its implementation, the Islamic banking system often experiences several obstacles, including the suboptimal human resources (HR) owned by Islamic banking, misperceptions about Islamic banking and the continued discovery of Islamic banking practices that deviate from Islamic principles.

Based on a survey conducted by researchers in Gunung Tua Julu Village, Panyabungan District, Mandailing Natal Regency, it is a village located in the city center, where the city center has many Islamic banks and conventional banks. Islamic banking has begun to develop. (Deva Suadirman, 2023)

This is proven by the existence of Bank Muamalat, Bank Syariah Indonesia (BSI), and BPRS Rajasa. However, based on the results of research conducted by researchers in Gunung Tua Julu Village, Panyabungan District, Mandailing Natal Regency, the results of interviews with Mr. Muhammad Ridhoan as a Gunung Tua Julu village community who is a conventional bank customer, Mr. Muhammad Ridhoan did not know anything about Islamic banking, both the Islamic banking system and Islamic bank products and the results of interviews with Mrs. Etriana, namely as a Gunung Tua Julu village community who is also a customer of Islamic Bank, Mrs. Etriana had heard from neighbors about what Islamic banks are, and had even saved at Islamic banks, but did not understand very clearly what Islamic banks are and did not know the products available at Islamic banks. The results of interviews conducted by researchers in Gunung Tua Julu Village, there are still people who really do not know about Islamic banks, so it is very clear that the socialization and promotion carried out by Islamic banks to the community is still very low so that there are people who do not know and do not understand about Islamic banks.

## **THEORETICAL BASIS**

### **Islamic Banking**

A bank is a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of financing funds/or other forms in order to improve the standard of living of the people. According to the Islamic encyclopedia, an Islamic bank is a financial institution whose main business is providing credit and services in payment transactions and circulation whose operations are adjusted to the principles of Islamic sharia

### **Banking Service Products**

Banking service services are bank service products provided to customers to meet their needs. Banks offer products and services with the aim of providing services to bank customers or other parties who need them. By providing banking services, banks will earn income. The income obtained by banks comes from income from service products called fee-based come. (Ismail, 2011).

These banking services include:

- a. Al-Wakalah
- b. Al-Kafalah
- c. Al-Hawalah
- d. Ar-Rahn
- e. Al-Qardh

f. Sharf (buying and selling foreign exchange)

## METHOD

This type of research is field research. The purpose of this research is to study in depth about how the public understands Islamic banking. The nature of this research is a qualitative descriptive method. Qualitative methods are research procedures that produce descriptive data in the form of written or spoken words from people and observed behavior. According to Husein Umar, descriptive is describing the nature of something that is happening at the time the research is conducted and examining the causes of a symptom. Describes the problems and causes that exist in an institution.

## RESULTS AND DISCUSSION

Based on the results of the research conducted by researchers in Gunung Tua Julu Village, Panyabungan District, it can be seen that the understanding of the Gunung Tua Julu Village community about Islamic banking is still very minimal. Limited knowledge and lack of promotion and socialization carried out by Islamic banks have caused most of the Gunung Tua Julu Village community to not know what Islamic banks and Islamic bank products are.

From the results of interviews conducted by researchers in Gunung Tua Julu Village, Panyabungan District, only 50% use Islamic banks and 40% use conventional banks and 10% do not use any bank, either Islamic banks or conventional banks. However, of the 50%, many still do not understand Islamic banks even though they have used them. Some of them think that Islamic banks are used only for formalities, and some of them say that Islamic banks are used for saving and borrowing money.

The following table shows the people of Gunung Tua Julu Village, Panyabungan District who use Islamic banks.

**Table 4.7. The community of Gunung Tua Julu village, Panyabungan sub-district, who use Islamic banking**

No	Name	Age	Bank Name	Saving Time
1	Village head	65 years	BSI	3 years
2	Mr. Abdul	50 years	BSI	2,5 years
3	Mr. Irwan	63 years	BSI	3 years
4	Mr. Sulhan Hasibuan	73 years	BSI	4 years
5	Mr. Ridwan	70 years	BSI	3 years
6	Mrs Nur Jannah	26 years	BSI	2 years
7	Mrs Tika	38 years	BSI	3 years
8	Mrs Etriana	33 years	BSI	3 years
9	Dian Andini	20 years	BSI	2 years
10	Reni Angriani	22 years	BSI	3 years

The things that can affect the level of understanding of the people of Gunung Tua Julu Village, Panyabungan District, Mandailing Natal Regency, are:

### 1. Knowledge

Knowledge can be obtained through one's own experience and also through other people, either directly or through the media, and what is told can be accepted as something that is considered true. (W, Gulu, 2004).

Based on information from all respondents who have been interviewed, all of them answered that they did not know the products and services available at Islamic banks. Some people do know about Islamic banks, but they do not know the products offered by Islamic banks, so people who do not know Islamic bank products will certainly not be interested in using Islamic bank services because they assume that the supporting facilities provided are still inferior to the facilities offered by conventional banks.

Community understanding and knowledge about Islamic banks will also influence the public's view of Islamic banks themselves. The public's ignorance of Islamic banks is also influenced by several factors, including the public no longer seeking information about Islamic banks because they assume that Islamic banks are the same as conventional banks that they have been using. Some people assume that saving is the same anywhere, which ultimately makes them comfortable saving at the bank so that they decide not to save at Islamic banks.

Socialization needs to be carried out by Islamic banks by providing knowledge to the public in ways that include direct promotion or promotion through media, both electronic and print media. Direct promotion can be done by holding banking seminars introducing the concept of Islamic banking such as products and services available at Islamic banks, but the material is packaged as well as possible so that it is easy for the public to understand. Attractive promotions from Islamic banks can also attract public interest in switching to using Islamic banks.

### 2. Previous experience

Previous experience greatly influences how a person perceives their world. A mirror for us is certainly not a new thing but previous experience. Where the more experience you have, both from scientific studies and practice. So that means that he understands something.

### 3. Economic Factors

Economic factors are one of the things that can affect the low level of public understanding of Islamic banking, where from the economic level people can get information about something, namely by doing education up to college. Based on research conducted by researchers in Gunung Tua Julu Village, Panyabungan District, the economic level in the village is still very low, so that people are less aware of the information available in the community.

### 4. Environmental and social factors

The environment will affect someone gaining experience that will affect a person's way of thinking. Based on the results of interviews with 20 respondents, almost all respondents know about Islamic banks from their environment. However, many of them still do not understand Islamic banks.

### 5. Information factors

Information is a very important thing in influencing a person's understanding. Based on the results of interviews with 20 informants, they lack information in understanding Islamic banks. This is because of the limitations of knowledge and the lack of education they get from Islamic banks or from media such as television, print media and social media. (Septiyan 2015).

## CONCLUSION

Based on the results of the study, it can be concluded that the understanding of the community about Islamic banks in Gunung Tua Julu Panyabungan Village is still very minimal. Where, only 50% of the village community uses Islamic banking, 40% tend to use conventional banks and 10% do not use any bank, either Islamic or conventional banks. Some people only know about Islamic banks but do not understand Islamic banks in detail. Most people do not know what products and services are available at Islamic banks. The lack of understanding from the community is due to the lack of information obtained from Islamic banks or media such as television, print media and social media which causes people not to know what Islamic banks are and what products are available at Islamic banks.

There are 5 things that influence the understanding of the Gunung Tua Julu Village community, namely knowledge, previous experiences, economy, social / environment, and information.

1. Knowledge
2. Previous experiences
3. Economy
4. Social / Environment
5. Information

## REFERENCES

- [1] Andri Soemitro, 2009, Bank dan Lembaga Keuangan Syariah, Jakarta: Kencana Prenada Media Group.
- [2] Deva Suardiman. 2015, Persepsi Dosen Syariah dan Ekonomi Islam Stain Jurai Siwo Metro Terhadap Perbankan Syariah dan Implikasinya. Metro: Perpustakaan IAIN Metro.
- [3] Muhammad Ridwan dan Etriana, 2023: Wawancara Di Desa Gunung Tua Julu Kecamatan Panyabungan Kabupaten Mandailing Natal tentang Bank Syariah.
- [4] Abdulsyani, 2007, Sosiologi: Skematika, Teori dan Terapan. Jakarta: PT Bumi Aksara.
- [5] Abdul Rahman Shaleh dan Muhib Abdul Wahab, 2004, Psikologi Suatu Pengantar (Dalam Perspektif Islam). Jakarta: Prenada.
- [6] Zainuddin Ali, 2009, Metode Penelitian Hukum. Jakarta: Sinar Grafika.
- [7] Irwanto. Septiyan. Analisis Minimnya, 2015, Tingkat Pemahaman Masyarakat Kampung Welireng Terhadap Produk-produk Perbankan Syariah dalam Meningkatkan Pendapatan Bank Syariah, UIN Sunan Ampel
- [8] Sumar'in, 2012, Konsep Kelembagaan Syariah. Yogyakarta: Graha Ilmu,