

Research Article

The Influence of Knowledge of Madrasah Teachers About Wadiah Savings Products and Interests Becoming a Customer at a Sharia Bank in Indramayu

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Abstract. The presence of Islamic banks in the midst of society is a solution or answer to the anxiety of prospective customers who want to obtain banking services without having to be familiar with usury, especially the Muslim community knows that usury is not permitted in Islamic law, therefore Islamic banking is here to answer that problem. However, the community's response was very diverse with the presence of Islamic banking, there were those who fully supported the presence of Islamic banking, there were those who refused and there were those who did not know that Islamic banking was present in their midst. community role model. One of the influential figures in society is that there are still many who have not used sharia banking services. This type of research uses a qualitative approach with the method used *frequency distribution* which aims to find out how much knowledge

Madrasah Diniyah Takmiliyah Awaliyah Teachers have about Wadiah Savings Products and their interest in becoming customers at Islamic Banks, while data collection uses questionnaires or questionnaires which are distributed to all Village MDTA Teachers Jatisawit, Indramayu Regency. The conclusions that can be obtained are as follows: For a long time, Knowledge of Madrasah Diniyah Takmiliyah Awaliyah Teachers about Wadiah Savings is very knowledgeable at a percentage of 51.25%. Second, the interest of Madrasah Diniyah Takmiliyah Awaliyah teachers regarding wadiah savings products for their interest in becoming customers is very high because the percentage is 60%.

Keywords: Islamic Banks, Customers, Savings.

INTRODUCTION

The presence of Islamic banks in the midst of conventional banking is to offer an alternative banking system for Muslims who need or wish to obtain banking services without having to violate the prohibition of usury. As pointed out by Muslim economists, there are two main reasons regarding the background to the establishment of Islamic banks, namely: (1) there is a view that interest (*interest*) in banks. Conventional law is unlawful because it is included in the category of usury which is prohibited in religion, not only in Islam but also in other divine religions; (2) From an economic perspective, handing over business risks to one of the parties is considered a violation norms of justice and can lead to a sense of selfishness. In the long run, the influence of Perceptions About Islamic Banks of the conventional banking system will lead to the accumulation of wealth in a handful of people who have large capital.¹

Marked by the approval of Law No. 10.10 of 1998, the Act regulates in detail the legal basis and the types of businesses that can be operated and implemented by Islamic banks. The law also provides direction for conventional banks to open sharia branches or even totally convert themselves into Islamic banks. Some of these banks want to explore opening Sharia divisions or branches in their institutes, others even plan to fully convert themselves into Islamic banks. direct.²

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُّضَاعَفَةً وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ ﴿١٣٠﴾ وَاتَّقُوا النَّارَ الَّتِي أُعِدَّتْ لِلْكَافِرِينَ ﴿١٣١﴾

"O you who believe, do not eat usury multiplied and fear Allah so that you will get good luck. Protect yourself from the fire of hell, which is reserved for people who are kafir. " (Qs. Ali Imron [3] : 130-131)

¹ Sutan Remy Sjahdeini, *Islamic Banking* (Jakarta: Grafiti Main Library, 1999), 11-18

² Muhammad Syafii Antonio, *Islamic Banks From Theory to Practice* (Jakarta, Gema Insani, 2001) 26

However, it turns out that people's perceptions and attitudes towards bank interest and profit-sharing systems vary widely. Some people still receive interest, some accept the profit-sharing system while still receiving interest and some reject interest. This attitude, which mixes various paradigms, gives a nuance that is quite interesting as an illustration of the knowledge, attitudes, perceptions and behavior of the community in responding to the *dual banking system policy*. The diversity of perceptions, attitudes and behavior of the public towards Islamic banks, among others, is due to the low level of public understanding of Islamic banks, especially due to the dominance of conventional banks. In addition, legal and regulatory devices. The applicable laws and regulations have not fully accommodated the operations of Islamic banks, the limited service network of Islamic banks and the limited human resources and Islamic banking technology.³

Islam provides dynamic and straightforward guidance on all aspects of life, including the business sector and financial transactions.⁴ Economic activity is part of diversity, so that the achievement of its goals also needs to be placed within the framework of achieving the goals of the treatise. Muslim economists have introduced to the financial and banking industry that Islam has 2 deposit products, namely *wadiah and mudhorobah*. Thus actually one's understanding is as a product of response to sensual stimuli. In a more specific context, the understanding of the public (customers) related to the interest in using *musyarakah, mudharabah, murabaha, ijarah, wadiah, and rohn products* will actually be greatly influenced and determined by their perceptions of what and how an Islamic bank is. If this is unraveled, the phenomenon of the emergence of banks labeled sharia will be very easily expressed in the perspective of the people's diversity.

One of the most basic factors in developing Wadiah Savings products among Madrasah Diniyah Takmiliah Awaliyah teachers, which is shortened to (MDTA), is knowledge. Knowledge is an actual part that is stored in human consciousness. Knowledge is information that can be obtained through various media, such as advertisements, magazines, television, newspapers and pamphlets and can even be from someone's experience.

This is where the role of Islamic Banks conducts Socialization to Madrasah Diniyah Takmiliah Awaliyah (MDTA) teachers, both the definition and principles and products of Wadiah Savings so that the public knows that Islamic Banking has implemented Sharia principles in accordance with the Al-Qur'an and Al-Hadith.

METHOD

The approach used in this study uses a descriptive qualitative approach, which aims to reveal a particular problem or situation as it is so that it can provide an overview

³ Zainul Arifi, *Understanding Islamic Banks*, (Jakarta: Alvabet, 1999), 214-215

⁴ Syafii Antonio, *Islamic Banks: From Theory to Practice* (Jakarta: Gema Insani Press, 2001), 5.

of wadiah savings products. While the dependent variable is the interest in becoming a customer at an Islamic bank. In line with the nature of correlational research, research tries to describe facts in accordance with the actual situation. Furthermore, these facts are processed and analyzed to see the effect of the independent variable on the dependent variable and then use correlation analysis. Data based on predetermined variables.

RESULTS AND DISCUSSION

Knowledge is information or information that is known or realized by someone. Knowledge includes, but is not limited to descriptions, hypotheses, concepts, theories, principles and procedures that are Bayesian probability correct or useful. In another sense, knowledge is a variety of symptoms encountered and obtained by humans through the observation of reason. Knowledge arises when someone uses cultural sense to recognize certain objects or events that have never been seen or felt before. For example, when someone tastes new food, he will gain knowledge about the shape, taste, and aroma of the dish.

Knowledge is information that has been combined with understanding and the potential to act; which then sticks in someone's mind. In general, knowledge has the ability to predict something as a result of recognizing a pattern. Where information and data only have the ability to inform or even cause confusion, then knowledge has the ability to direct action. This is what is called the potential to act.

While savings is one type of savings product. For banks, deposits are the main source of funds that are actually held for transactional purposes. The banks have current accounts, time deposits and savings products. Savings are deposits that can only be withdrawn according to certain agreed conditions, but cannot be withdrawn by check, demand deposit slip, and or other means equivalent to that. The same definition is also found in article 1 number 21 of Law Number 21 of 2008 concerning Islamic banking which states that savings are deposits based on a wadiah contract or investment funds based on a mudharabah contract or other contracts that do not conflict with sharia principles in which withdrawals can only be made according to certain agreed terms and conditions, but cannot be withdrawn by check, giro, or other means equivalent to that.⁵Mudharahah savings have the nature of investment funds, withdrawals can only be made at a certain time period, incentives are in the form of profit sharing, and all funds are not guaranteed to be returned.⁶

Islam in this case has two principles of agreement that are suitable to be implemented in banking products in the form of savings, namely wadiah and mudharabah. Almost the same as demand deposits, the choice of this product

⁵Abdul Gbofur Anshon. Sharia Banking in Indonesia, Yogyakarta : Gadjah Mada University Press. 2009. 92.

⁶Wiroso. Collection of Funds and Distribution of Business Results of Islamic Banks, (Jakarta: PT. Grasindo, 2005), 52.

depends on the wishes of the customer. If you just want to save, you can use a wadiah savings product, whereas if you want to meet customers who want to invest or seek profit, then what is offered and what is appropriate is mudharabah savings. Mudharabah is a business cooperation contract between two parties where the first party (ashabul maal) provides all the capital (funds), while the other party becomes the fund manager (mudharib) in a productive activity. In short, Islamic banking has two types of savings products, namely wadiah savings and mudharabah savings. The main difference with savings in conventional banking is that there is no known specific agreed interest rate, what is there is a profit sharing ratio or percentage on mudharabah savings and bonuses on wadiah savings.

Legal Basis of Savings

Fatwa of the National Sharia Council No: 02/DSNMUI/IV/2000 concerning Savings stipulates: Fatwa concerning Savings. *First*, there are two types of savings: 1). Savings that are not justified according to sharia, namely savings based on interest calculations, 2). Justified savings, namely savings based on the principles of mudharabah and wadiah. *Second*: General provisions for savings based on mudharabah: 1). In this transaction the customer acts as *shabibul mal* or owner of funds, and the bank acts as mudharib or fund manager. 2). In its capacity as a mudharib, a bank can carry out various types of business that do not conflict with principles and develop them, including mudharabah with other parties. 3). Capital must be stated in the amount, in cash and not accounts receivable. 4). Profit sharing must be stated in the form of a ratio and stated in the account opening contract. The bank as a mudharib covers the operational costs of savings by using the profit nishah that is rightfully theirs. 5). Banks are not allowed to reduce the customer's profit ratio without the approval of the person concerned. *Third*: general provisions for savings based on wadiah: 1). Savings in nature, 2). Deposits can be taken at any time (on call) or by agreement. 3). No compensation is required, except in the form of a voluntary gift (athaya) from the bank.

Research result

To find out how knowledgeable Madrasah Diniyah Takmiliyah Awaliyah teachers are about wadiah savings products about their interest in becoming customers, it can be seen from the percentage of a global questionnaire given by researchers to Madrasah Diniyah Takmiliyah Awwaliyah Teachers as many as 20 respondents. It can be concluded that those who answered really knew 37.5%, knew 51.2% did not know 10%, and did not know 1.25%. Of the 4 questions from 20 respondents and most answered knowing with a percentage of 51.25%. It was concluded that the knowledge of Madrasah Diniyah Takmiliyah Awaliyah teachers knew about knowledge of wadiah savings products.

Meanwhile, regarding the interest of Madrasah Diniyah Takmiliyah Awwaliyah teachers in Jatisawit village, Indramayu Regency, to become customers of Islamic banks, based on the results of research conducted, by distributing questionnaires about the influence of Madrasah teachers' knowledge about wadiah savings on interest in becoming customers, the questionnaire was distributed to all Madrasah Diniyah Awwaliyah teachers. Jatisawit. From the percentage of a global questionnaire given by researchers to Madrasah Diniyah Takmiliyah Awwaliyah Teachers as many as 20 respondents, it can be concluded that those who answered very interested 60% gave reasons in accordance with Islamic law. The percentage of 45% is less interested by giving the reason the bank office is far away. Most answered that they were very interested, with a percentage of 60%. It was concluded that the teachers of Madrasah Diniyah Takmiliyah Awwaliyah, Jatisawit Village, Indramayu Regency, to become customers at Islamic banks were very interested.

CONCLUSION

Knowledge of Madrasah Diniyah Takmiliyah Awwaliyah Teachers in Jatisawit Village, Indramayu Regency, is very good, namely 51.25%. This shows that Madrasah Diniyah Awwaliyah Takmiliyah teachers in Jatisawit Village, Indramayu District know about banking and wadiah savings products at Islamic banks. The interest of Madrasah Diniyah Takmiliyah Awwaliyah teachers to become customers at Islamic banks is 60%. This shows that Madrasah Diniyah Awwaliyah teachers in Jatisawit Village, Indramayu District are very interested in becoming customers at Islamic banks.

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