

Research Article

Understanding of Religious Figures on Mudharabah Contracts in Sharia Financing Products in Rembatan Wetan Village

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Abstract. Over time, the development of Islamic banks in Indramayu will be very rapid but in the development of this Islamic bank there is a problem which arises from villages in Indramayu where the people don't really understand about products which there is sharia banking. Type study This use approach qualitative with method which used frequency distribution _that is aim For know how much big understanding figure religion to contract mudharabah on product financing sharia in the village Expedition Wetan district Sindang Regency. indramayu, whereas collection data use questionnaire or questionnaire which shared to whole religious leaders in the village of Rambatan Wetan. Conclusion which can obtained as following : First, understanding the characters religion towards Sharia Banking understand or know by presentation 50% . Second, with the percentage of

35% of religious figures not understand challenge contract mudharabah.

Say key: Figure religion, mudharabah contract, product financing sharia.

INTRODUCTION

Banks are not something foreign to people in Developed Countries. Public in Country proceed very need existence bank. Bank in consideras a financial institution that is safe in carrying out various kinds of transactions financial activity. The bank is one of the institutions that have a role important in push growth country economy the.¹

According to Islamic banking Law No. 10 of 1998, banks is body business Which collect fund from public in form savings and distribute to the public in the form of credit and/or other forms form others inside framework increase living costs people Lots.²

Like in an economy whatever the economic system used the relationship between parties carrying out economic activities will end with transaction. In an economic system with an Islamic paradigm, transactions are always mandatory based by rules law Islam (sharia).³

Banking Islam give service free flower to his customer. Interest payments and withdrawals are prohibited in all forms of transactions. Islam ban race Muslims withdraw or pay interest (usury). It is this prohibition Which differentiate system banking sharia with system banking conventional. Technically, riba is an addition to the principal amount of the loan with the loan amount.

Characteristics of Islamic Banks which prohibit interest (usury), transactions that are not transparent (gharar) and speculative (maysir) are felt to be able to overcome problem problem banking Which sensitive to turmoil market and crisis economy. This has been proven by Islamic banking when dealing with economic crisis in 1997. ⁴Then the development of Islamic banking is expected can increase the resilience of the national banking system in such a way can create economy Which tough. that is economy Which growth sector his finances in line with growth sector real . as Which has been described by Al-Qura'an surah Ar-Rum 39:

¹Wirdatul Hasanah "Level of Public Knowledge of Banking Products Sharia in the Langgini Village, Bangkinang City, Kampar Regency "(Riau, University Islam Country Sultan Sharif eunuch, 2013)

²Edi Susilo "Analysis of Sharia Banking Financing and Risk ", (Yogyakarta: Student Library, 2017), 11

³Slamet Riyono, *An Easy Way to Understand Sharia Accounting* , (Jakarta: PT. Gramedia Widiasarana Indonesia, 2005), 25

⁴Eddie Susilo , "Analysis Financing And risk Banking Sharia" (Yogyakarta: Student Library, 2017), 28.

وَمَا آتَيْتُم مِّن رَّبًّا لِّرَبُّوٓا۟ فِي۟ أَمْوَالِ النَّاسِ فَلَا يَرِيۡوُا۟ عِنۡدَ ٱللَّهِ وَٱلَّذِينَ هُم مِّنۡ زَكٰوٰةٍ
تُرِيۡدُوۡنَ وَجۡهَ ٱللَّهِ فَاُولٰٓئِكَ هُمُ الْمُضَعِفُونَ ﴿٣٩﴾

Whatever loans you give, 'only' seeking interest at the expense of people's wealth will not increase with Allah. But whatever charity you give, 'only' seeking the pleasure of Allah- it is those whose reward will be multiplied. (Ar-Rum 39)

Islamic banks are developed based on the principle that does not allow separation between matter Which temporal (mundane) And religious. Principle This require obedience to sharia as base from all aspectlife.⁵

Islamic banks are financial institutions that function to facilitate economic mechanism in the real sector through business activities (investment, selling purchase, or others) based on sharia principles, namely the rules of the agreement based on Islamic law between banks and other parties for depositing funds or financingbusiness activities, or other activities stated in accordance with the values sharia.

As explained above, Islamic banks are financial institutions that function smooth mechanism economy sector real through activity investor or sell buy, as well as give service service savings/banking for customers. With exists financing the hopefully capable spur public to be able to create a business and be able to develop a business due to factors capital. Financing bank sharia Which lately This start intensifiesocialized to build economy public.

As is well known, many believe in banking products and services sharia own superiority compared to with system banking conventionalbetween other negation loading flower, prevent activity speculation Which No productive and principles financing sharia lawful.

Banking sharia operate based on principle for results Which provide mutually beneficial alternatives for the public and banks, as well highlight aspect justice in transact, investment Which ethical, prioritizing the values of togetherness and brotherhood in production and avoid speculative activity financial transactions.

Over time the development of Islamic banks in Indramayu is very However, in the development of Islamic banks, there is a problem arising from the villages in Indramayu whose people are less so understand about existing products in Syariah banking.

Problem This very influential in development bank sharia especially in enhancement income bank sharia That Alone, because if people do not understand the products in Islamic banks then the bank sharia will difficult get customers so that can influence incomebank sharia. The problems to be analyzed in this study are

⁵Muhammad Syafi'i Antonio, *Islamic Bank From Theory to Practice* , (Jakarta: PT. Serambi Knowledge universe, 2001), 11

regarding understanding of religious leaders on mudharabah contracts in financing products sharia.

METHOD

The research used by the authors in this study is Field Research. Field research is research to study intensively about the background of the current situation, and the interaction of the social environment, individuals, groups, institutions or society. The research method used in this study is a type of field research using qualitative research methods. Qualitative research is a research method used to examine the natural conditions of objects (as an experiment) where research is an instrument, key, research technique, carried out in triangulation (combined), the analysis is inductive and qualitative research emphasizes the meaning of generalizations.⁶

RESULTS AND DISCUSSION

In dictionary big Language Indonesia understanding bersal from say base understand Which It means knowledge many , opinion thought view,smart And understand Correct about something matter. Whereas understandingis a process, way, act of understanding or understanding.⁷ Understanding is the ability to explain andinterpret something, This means that somebody Which has understand something or has He accept. Besides That, for they Which yes understand the, so He capable give interpretation orinterpret in a manner wide in accordance with circumstances Which surrounding, Hemainpu connect with condition Which There is moment This And Which willcome.⁸

Process understanding is step or method For achieve a goal as from the knowledge possessed, so that knowledge the capable create exists method view or thought is a process of thinking, which is a symptom of the soulWhich can establish the relationship between our knowledge of a problem. ⁹Tools used in thinking is reason, and the results of thinking are born with and can also intelligence. Intelligence is the ability to adapt yourself with new needs by using the tools of thinking that in accordance with his aim.¹⁰

This understanding is intended for the benefit of giving assistance for the development of the potential that exists in him and completion the problems he faced. Humans are in reality different-different in ability he thought, character personality, And Acthe did. All of that can be estimated or measured in various ways

⁶Sugiono, "Understanding Qualitative". (Bandung Alfabeta, 2007), 1.

⁷Department of National Education, Big Indonesian Dictionary, (Jakarta: Balai Pustaka, 2005) print III , 811.

⁸Ahmad Susento, *Teaching and Learning Techniques in Elementary Schools* , (Jakarta: Kencana Prenada Media Group, 2013), 7

⁹Agus Sujanto, *psychologist General* , (Jakarta: Earth Literature, 2008), 56

¹⁰Ngalim Purwanto , *psychologist Education* , (Jakarta: PT Raja Grafindo, 2007), 52

method.¹¹

Society is a group of people consisting of various circles And stay in the something region, circles person capable until person Which No capable. Society Which indeed is a group of people who already have customary laws, norms, and various regulation ready to obey. Based on understanding on, can understood that understanding public is something step or process in achieve something objective there is bunch person has own law custom, norms, and various regulations are ready to be obeyed. In achieving a goal there needs to be knowledge that is able to create a point of viewor thinking the right one will something.

Financing Sharia

According to Antonio financing is saiah One task tree bank namegift facility For fulfil need parties Which is deficit units. Whereas according to UU No. 10 Year 1998 about banking define financing based on principle -principle sharia as an agreement or agreement between the Bank and another party that oblige party other Which oblige party Which financed For return the money or bill after a certain period of time with reward or for results.

Contracts Financing Sharia

Financing related to sharia principles by selecting objects as well objective use the funds. Submission financing at the bank shariahave a different purpose of use. The difference in these funds will be give rise to a different contract case. ¹²So in Islamic banking is known Various contract according to purpose usage the funds, among them are:

- a. **Murabaha contract** . _ Contract murabaha is product distribution fund in form financing based on mudharabah principles/contracts where Islamic Banks finance the purchase of a house/car or multipurpose goods or goods for working capital or investment at acquisition cost plus margins profit Which agreed matter- matter Which use contract murabahah, namely buying and selling of houses, apartments, shop houses, vacant land (lots), villas, and motorcycles and cars, as well as electronic goods, equipment House ladder, home renovation and other- other.
- b. **Wadiah** . Wadi'ah is a fund deposit transaction or property of the owner to the depositor of funds or goods with obligations for the party who keep For return fund or goods deposit when- time.
- c. **Qardh** . Qardh is a borrower's contract with a customer (muqtaridh). need with provisions that customers must return it on time that has been determined.

¹¹Susilo Rahardje, *Non-Test Technical Individual Understanding* , (Jakarta: Kencana Pernada MediaGroup, 2013)

¹²Edi Susilo, *Islamic Banking Financing and Risk Analysis* "(Yogyakarta: Pustakastudent, 2016), 165

- d. **Mudharabah** . Mudharabah is transaction planting fund owner fund (shahibul lazy) to manager fund (mudharib) For do madness business certain Which in accordance sharia, with distribution intermediate results second split party based on ratio Which yes agreed previously.¹³
- e. **Musarakah**. Musarakah is financing based on a cooperation agreement between two or more parties in a certain business, where each respectively party give contribution fund provided that the profit and risk will be shared in accordance with agreement.
- f. **Bai'salam**. Bai'salam is buying and selling goods by way of ordering and payment price more formerly with the provision of- condition certain.
- g. **Istishna**. Istishna is contract sell buy in form installation deed goods (mashnu) with certain criteria and certain requirements agreed between order (buyer/mushtashin) And seller (maker/shani') in bank sharia istishna' is product distribution of funds in the form of financing based on istishna' principles parallel Where Bank sharia finance construction And or renovation House (consumer), need capital Work (example : candidate customers is developers Which need capital Work For construction project housing), goods for investment needs of customers according to specifications determined.
- h. **Ijara** . Ijara is contract of transfer of usufructuary rights (benefit) over an item within a certain time with the payment of rent (ujrah) without being followed with transfer ownership that thing Alone.
- i. **Rahn** . In implementation usually contract rahn worn in Islamic banking in two ways i.e. rahn complementary products are used as a complementary product means as an additional contract (collateral or collateral) to product other like for example guarantee in financing bail murabaha. Bank can withhold goods as consequences of the contract. Individual products Akad rahn can be used as an alternative to conventional pawnshops. The difference with pawning normal in system conventional, in agreement pawn normal in conventional banking or pawnshops, customers are also charged with interest loans that can be accumulated and multiplied. Meanwhile in rahn, the customer is not subject to interest but is collected from the customer are the cost of safekeeping, maintenance, care and appraisal costs Which collected And set at the beginning agreement . example: Pawn gold banked sharia.

Understanding of Religious Leaders Rambatan Wetan on Sharia Banking

Research conducted in the village of Rembatan Wetan district. Sindang Kab. Indramayu based on a questionnaire to the people of Rembatan Village, Kec.

¹³Edwyn Rahmat , *Sharia Financing Agreement* [https:// www. Kompasiana. Com/edwvr3hrnat/5f5556ddcae5bl706f3/know contract in Islamic banking in Indonesia?page=ai](https://www.kompasiana.com/edwvr3hrnat/5f5556ddcae5bl706f3/know_contract_in_Islamic_banking_in_Indonesia?page=ai)!"accessed on 22 sep 2019 at 12.49.

sindang Kab. Indramayu which was held on September 12, 2019. Before knowing the understanding of religious leaders regarding mudharabah contracts in sharia financing products in Rembatan Wetan Village, there are things that must be considered / known in determining the percentage of questionnaire results. The number of samples is 15 people.

Based on exposure data on so writer can conclude namely as following:

1. understanding Figure Religion Village Expedition Wetan toIslamic banking from the results of research conducted in the village Rambaran Wetan Kec. Sindang Kab. Indramayu based explanations that have been put forward by some respondents Which There is in Village Expedition Wetan district Sindang Regency. Indramayu about understanding Bank Sharia with results percentage of 50% of religious leaders Rbatan Wetan understand or know about Syariah banking.
2. understanding of Religious Figures Rbatan Wetan Village to contract mudharabah based on explanation Which has put forward by part respondent Which There is in Village Rambaran Wetan Kec. Sindang Kab. Indramayu about the contract mudharabah with a percentage of 35% of religious figures not understand challenge contract mudharabah.

CONCLUSION

understanding Figure Religion Village Expedition Wetan toIslamic banking from the results of research conducted in the village Rambaran Wetan Kec. Sindang Kab. Indramayu based explanations that have been put forward by some respondents Which There is in Village Expedition Wetan district Sindang Regency. Indramayu about understanding Bank Sharia with results percentage of 50% of religious leaders Rbatan Wetan understand or know about Syariah banking.

Understanding of Religious Figures Rbatan Wetan Village to contract mudharabah based on explanation Which has put forward by part respondent Which There is in Village Rambaran Wetan Kec. Sindang Kab. Indramayu about the contract mudharabah with a percentage of 35% of religious figures not understand challenge contract mudharabah.

Based on results study This, There is a number of suggestion as following: Lack understanding Figure Religion to institutionbanking sharia so that need socialization For introduce products Which There is in bank sharia so that figure religion know in a manner direct product Whichthere are Islamic banks so that religious figures understand well Good to support the level economy public.

The low understanding figure Religion to contract mudharabah so that need socialization For introduce contract mudharabah nor bank sharia so that figure religion can understand with Good And expected Can explain or distribute to other society.

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