

Worship Practice and Willingness to Saving Money at Syari'ah Bank

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Submission date: 04-Aug-2022 02:07PM (UTC+0700)

Submission ID: 1878703794

File name: jurnal_iosrjournals.pdf (428.87K)

Word count: 4071

Character count: 21422

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I. INTRODUCTION

Worship is the implementation of the person or people either in *worship mahdoh* or *worship ghoiru mahdoh*. *Worship mahdah* regulates the relationship of man with his God like prayer, *zakat*, *hajj*, and others, while *worship ghoiru mahdah* is to regulate the relationship of man and nature include all activities other than the issue of *ubudiyah*, such as economic activity, rules of kinship, community (social) and others. Islamic banks which provide the main business and services division as well as the payment of money circulation operation is adjusting to the principles of Islamic Shariah. Islamic bank in accordance with the principles of Islam means in its operations following the procedure of *muamalat* in Islam and away from practices containing elements of usury.

Interest is something that causes encouragement or taste. Thus the interest savings causes a person interested in saving money at the Islamic bank. The meaning of savings here is *mudharabah savings* and *mudharabah deposits*. The real savings rate is determined by the level of community development financial institutions that exist. The interest rate paid by financial institutions on savings to society towards his saving. Economic stability factor can stimulate to enhance the willingness of people to save. Saving society hopes to earn interest from the savings, and at the same time expecting also to ensure that the value of savings is not declining. In which the increase in rate of increase in prices is higher than the interest rate. Stimulus can occur in an individual through observation of objects as things which are considered then surely the object has features which can attract one's attention.

Islamic bank as the object is concerned, of course, in an effort to attract people to become customers, especially in collecting funds from the public banks that have excess funds (surplus of funds) through savings and *mudharabah deposits*, should have privileges and are able to restore good bank. Banks must be managed with good management as well as to attract interest in recruiting customers a lot. Islamic bank in Indonesia is still relatively young and as an institution that is still in growth should certainly be able to transform itself both technically and operationally and dissemination efforts. Islamic bank is better known in the community for investment, then the consumer will be at the level of welfare.

II. THEORETICAL REVIEW

1. Syari'ah Bank

a. Definition and Legal Basis of Establishment Syari'ah Bank

Islamic bank is a bank that operates in accordance with the principles of Islamic Shari'ah. According to the Encyclopedia of Islam, the Islamic bank (Bank shari'a) is the main business of financial institutions that provide financing and services in payment traffic and circulation of money that its operation adapts from the principles of the Islamic Shari'a. This means that in its operations follow the procedure of *muamalat* in Islam, away from practices containing elements of usury. Another definition of syariah bank is founded by a group of Muslims with the features without interest; commonly called the bank for equal rest²⁰. The birth of the Banking Law No. 7 1992 revised by Law No. 10 1998 expressly recognizes the existence and functioning of banks sharing system. The Act gives⁷ indication of banking business principles based on Shari'ah, namely in paragraph 3 which reads: "Public Bank is a bank conducting conventional business and or principles of the Shari'ah in its activities providing services in payment traffic.

b. The Principle of Shari'ah

Shari'ah principle stipulates in Article 1 point (13) Undang Law No. 10 of 1998. According to these provisions, the principle is the rule of syariah agreement under Islamic law between the bank and other parties to deposit funds or financing business activities, or other activities declared fit its sharia, among others: financing based on the principles for outcome (*mudharabah*), financing is based on the principle of equity (*musharakah*), the principle of buying and selling goods with profit (*murabahah*), the financing of capital goods

is based on the principle of pure rent without selection (*ijara*), or with the selection of the transfer of ownership of goods leased from the bank by the tenant.

If the customer save money or credit recipient wants to Islamic principles as defined above, then between the bank and the customer made a written agreement. The rules of the agreement is based on Islamic law. Islamic principles have been deployed in Indonesia with the establishment of Commercial Bank Muamalat Indonesia based on business license from the Minister of Finance. When businesses losses, then it is entirely the responsibility of the bank, except if the loss is due to abuse or misuse.

III. THE PRINCIPLES OF ISLAMIC BANKS

a. The principle of equity (*musharakah*)

Bank is working with customers to finance a business entrepreneur. Bank serves as a provider of funding costs as well as the client's business partners. If a business earns a profit between the bank and the customer, the profit should not be the same as the proportion of the capital of each party. Conversely, if the business suffered a loss, the loss-sharing carried out in accordance with the capital share of each. *Musharakah* principle is the concept of Islamic banks.

b. Principles of buying and selling with profit (*murabaha*)

Bank enters into a purchase agreement that the goods to the customer/other party. In the agreement, it is agreed that the price of goods is at cost plus profit. In the agreement, it is also agreed method of payment.

c. Principles of pure rental (*ijarah*)

In this business, it is agreed that tenants take advantage of such goods to pay the rent in accordance with the agreement. After the lease period expires, the leased items are returned to the bank as the owner.

d. Principles of pure with a selection of rental (*ijarah wa iqtina*)

IV. SHARING SYSTEM

The result is a system that includes procedures for sharing the results of operations between the provider of funds to the fund manager. The division's results of operations may occur between the bank and depositor funds or between the beneficiary bank and its customers. For the result is gained from fund management *mudhorobah* financing given the requirements.

- Calculation of the total revenue of the project (approaches, profit sharing).

- Platform cash flow calculation is reasonable.

- Distribution of profit sharing is done every month or as agreed.

The division for the results (profit/loss) is in accordance with the agreed. The parties to get profits are the parties involved in the effort *mudhorobah* otherwise it does not deserve it. Banks will not receive the benefit, in the event of failure or default is not done by *mudhorobah*. In the event of a business failure and led to losses caused by *mudhorobah*, the loss should be borne *mudhorobah* (into bank accounts).

The method used in the distribution of profit sharing

$$\frac{\text{Average balance of total revenue savings} \times \text{total of the profit}}{\text{Total of all funds (including capital)}}$$

It is distributed according to the first agreement at the time of contract. for example, the ratio of savers 30% of the average balance of savings, and bank ratio of 70% and average balance of savings.

The method used in this distribution for the deposits held is determined by the contribution of deposits in revenues distributed as follows:

$$\frac{\text{Average balance of deposits} \times \text{total revenue}}{\text{total balance of all funds (deposits + savings + bank capital)}}$$

Then distributed according to agreement at the time of the contract, for example deposit ratio 40% of the average balance of deposits, and the ratio of the bank 60% of the average balance of deposits. According to Antonio, there are two methods of distribution for the results that can be applied to the Islamic bank, namely:

1. Method of a revenue sharing
2. The method of "profit sharing".

Revenue sharing method is a method of distribution for the results of basing the calculation for the result of the amount of gross revenue (gross profit). On *revenue sharing* (sharing) is applied only to the amount of income, whereas the costs are borne entirely by the manager (*mudhorib*). Revenue sharing method can also be called as the method of "gross profit sharing" because of "*sahib almal*" with *mudhorib* just share of gross income or revenue obtained bank. All costs incurred in the management of the business into the bank as a burden *mudhorib*. While the profit sharing method is a method of distribution for the results of basing the calculation for the result of the amount of net income (net income) which are applied to both the amount of revenues and expenses. Profit sharing method can also be called the method of *net profit sharing* because of "*sahib almal*" with *mudhorib* as a result of net income of the business during the period.

V. EXPERIENCING OF WORSHIP

Worship means obeying, following and subject, can also be interpreted subject to the highest to prayer. Worship comes from a root word meaning obedient, submissive, humble and abject. Words that convey the same sense of worship means obedience or submission is *Din*. *Din* etymologically is obedient, submissive, obedient, owe, own, punish and reward. From that sense indicates a relationship between a person and another, and of the relationship of the two raises curiosity of one hand and on the other hand receive services. Relationship thereby generating mechanism rules that define the relationship in order to run well so that will rise "*Shari'ah*". *Din* function in human life is a human guide to the real truth, and also informs that conduct rules applied will provide the essential benefits for hereafter. Man will get reward and can even be permanent, ie depending on the number of rules are violated. Rules of worship are then standardized as *Shari'ah (law principles)*. These rules contain a hint that humans have a way of good life, covering-overall aspects of human journey consisting of faith and practice, as well as behavioral problems (morality) and elements of social affairs.

Some scholars of *fiqh* divide into three kinds, namely *mahdhah worship*, *mahdah ghairu worship*, and *dzi al wajhan worship*. But most scholars of *fiqh* divide into two kinds, namely *mahdhah worship* and *ammah worship* (which already includes *ghairu mahdhah worship* and *dzi al wajhin*). In this article, the author takes the type of division into two kinds, namely *amah worship* and *mahdhah worship*. *Mahdhah* is special worship and their characteristics have been established in the Qur'an and Al-Hadith, example: prayer, hajj, zakat, and so forth. *Ammah* worship is not only concerning the relationship with God, but also with regard to the relationship among makhluk (hablum min An Nas), a horizontal relationship. Relations fellow creature is not only on the relationship between humans, but also with the environment. "And do not make mischief on the earth." This service is also called the *fiqh muamalah*, as follows; property transactions (sale and purchase), the disputed matters (tort, judicial) and inheritance.

Akhlaq is one of the most important aspects of all activities of *muamalah*. Even Yusuf Qaradawi said that "there is no separation between political science in economics with morality, the morality of the war. Thus, morality became flesh and tendons of Islamic life.

Practice of worship in the small scale of the pillars of Islam and a large scale all the good deeds performed with sincerity and awareness that things are done to find the existancy of Allah called worship. Allah says in the adh-Dzariyah: 56:

16

"I did not create the *jinn* and mankind except to worship Me".

Ghoiru makhdabi worship which governs the relationship between humans and nature, covering all activities other than *ubudiah issues*, such as economic activity, regulation of family, society (social) politics (*siyasa*) and others.

Worship experience means implementing of *mahdah mautan khairu mahdah* by someone who aims expect His blessing in the afterlife. Therefore, a Muslim worship as individuals and members of society should make Islam as a guide to life (way of life) that basing any activity of life to religious authority.

In the opinion of C. Y. Glock and R. Stark who finally ended, many professed experts psychology and sociology, not one to be borrowed because it has a lot of compatibility. They said there are five dimensions of religiosity, namely the dimensions of faith (ideological) dimension of worship or religious practices, the dimensions of appreciation, the dimensions of religious knowledge (intellectual), and the dimensions of practice (the consequences of) the practice of worship by humans because humans are aware that this life is temporary. There's more life eternal and immortal. So the life of the world is only made man as a creature who can enjoy an earthly paradise, while the Hereafter is the perfect life, eternal and immutable. Islam recommends that people in his life should think, plan and achieve life-time and the future with the best and learn from the past paralyzed. Today many coloring life to come. Likewise the world and the life hereafter; both of them be achieved by the activities. This is in line with the Al Qur'an surah Al-Baqarah verse 200 which reads:

God, give you happiness in this world and happiness in hereafter and save us from the fires of hell".

Happiness is to be achieved in this world and the hereafter happiness. Happiness is achieved when the world will include a loop needs are met. This concerns the economic aspects of that activity to increase prosperity and quality of life. Islam forbids apply wasteful and advocated life bans apply life-saving as mandated in the Qur'an at- Katsur verses 1-8.

Worldview that ultimately influences the perceptions and interests them, through good information systems. Communities will know existence as an Islamic bank financial institutions. The higher one's knowledge of Islamic bank, it will be increasingly strong interest in saving in Islamic bank.

VI. DISCUSSION

Religion as a belief system occupies an important position in shaping the attitude of someone, because it basically contains some confidence that settles in the consciousness and subconscious and around the globe to form a view of life (way of life). It is therefore logical for every religious believer always basing all forms of life activities, attitudes and values of the religion, the very first affect the behavior. So religion has influence on a person's behavior, including behavioral economics, culture, social and others. Of course, the level of trust and faith worship and experience the perfect be the main factor determining influence on a person's behavior. So the interest is not only generate new actions but also the birth of several alternatives in choosing Islamic bank acting as the means and financial institutions apply the principles of Islam is awareness of people in the teachings of Islam because Islamic bank banned the practice of usury is forbidden.

Based on the description above, one may suspect there is a relationship of worship one's practice, the higher the interest of saving in Islamic bank. Relationships knowledge of Islamic bank and the practice of worship by interest savings lecturer at IAIN in Islamic bank does not arise automatically but emerge gradually, depending on whether the observed one individual needs and how far it is to give satisfaction to the individual. Therefore the interests closely related to the needs, concerns, knowledge, motivation of the practice of worship that is also very influential in the interest even of interest can be seen from the extent of the attention, needs, knowledge beliefs of religious teachings (the practice of worship) someone addressed to the desirability of an object of interest expressed in forms, active participation in something.

Worship is a manifestation of devotion to Allah SWT, which contains in a set of legal provisions sources in Al-Qur'an and the hadiths of the Prophet SAW. Legal provisions governing the economy should also be carried out as well as possible to one of the economic activities referred to this case. The interest of saving as the dependent variable, then the "operational definition can be formulated as follows:

1. Knowledge of Islamic bank which everything is known about the Islamic banks which relates to the definition, the legal basis, the principles of Islamic bank, a system and method for the distribution of the results, bank products "shari'a as well as the bank's operations syari 'ah in Medan. Worship experience is the implementation of both religious worship concerning prayer, fasting, zakat and hajj, recitation, reading books on religion, helping people who need it, saying the truth and honor their father/mother and others.
2. The interest saving is an interest for savings in existing Islamic bank in Medan both savings and deposits *mudhorobah*.

The table 1. shows that the interest of saving for lecturers in IAIN SU in Islamic bank is classified as a category of *very interested in* as many as 23 respondents (22.11%), the interest of saving a lecturer in Islamic bank belonging to the category of *interested in* 43 respondents (41.34%) , the interest of saving a lecturer in Islamic bank belonging to the category of *less interested in* 26 respondents (25%) and category which is *not interested* as much as 12 respondents (11.53). From the table, it can be concluded that the interests of saving lecturer of IAIN Medan in Islamic bank is likely to be interested.

Table 1. The Interest of Lecturer in IAIN Medan for Saving Their Money at The Shariah Bank

	F. Observation	Relative Ratio (%)	Category
125- 138	23	22,11	Very interested in
110- 124	43	41,34	Interested in
95 - 109	26	25,00	Less interested in
79-94	12	11,53	Not interested in
Total	104	99,98 %	

While the tendency of variable practice of worship can be seen at the table 2. To identify the tendency of religious practice variables lecturer used the mean value and standard deviation = $99,764 = 13,035$.

Table 2. Variable Practice of Worship

Skore	Freq. Observasion	Relative Frequency	Category
105-117	43	41,34	Very Good
90 - 107	44	42,30	Good
77-89	9	8,65	Quite good
63-76	8	7,6	No good
Total	104	99,98	-

From the table above shows that the practice of worship of lecturer at IAIN SU classified as *very good* by 43 respondents (41.34%), the practice of worship is *good* 44 respondents (42.30%), the practice of worship 9 (8.65) is *quite good*, the practice of worship belonging to *no good* is 8 respondents (7, 64%). From the table it can be concluded that the practice of worship lecturer at IAIN SU tend to be good.

VII. CONCLUSION

The relationship of practice worship and willingness to save the money at the shariah bank for lecturer at IAIN/UINSU Medan can be concluded as follow:

1. The interest of saving for lecturers in IAIN SU in Islamic bank is classified as a category of *very interested in* as many as 23 respondents (22.11%), the interest of saving a lecturer in Islamic bank belonging to the category of *interested in* 43 respondents (41.34%) , the interest of saving a lecturer in Islamic bank belonging to the category of *less interested in* 26 respondents (25%) and category which is *not interested* as much as 12 respondents (11.53).
2. The practice of worship of lecturer at IAIN SU classified as *very good* by 43 respondents (41.34%), the practice of worship is *good* 44 respondents (42.30%), the practice of worship 9 (8.65) is *quite good*, the practice of worship belonging to *no good* is 8 respondents (7, 64%).
3. It can be seen that there is a strong relation between practice of worship and the willingness to save the money at the shariah bank. The better for the lecturers in praying to Allah SWT, so the stronger willingness will be appeared for the lecturers to save their money at the shariah bank.

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18

Note:

This research is a field research with the following respondents consisting of some lecturers in IAIN/UIN SU:

1. Derliana Marbun
2. Nurmawati
3. Abu Bakar Adnan
4. Abdul Halim
5. Abdillah
6. Ahkyar Zein
7. Masganti Sitorus
8. Afrahul Fadhilah
9. Aisah Simamora
10. Ali Imran Sinaga
11. Rahmaini
12. Amiruddin Siahaan
13. Ansari
14. Arlina
15. Askolan
16. Asnil Aida Ritonga
17. A. Bangun
18. Watni Marpaung
19. Sri Sudiarti
20. Isnaini
21. Ramadhan Syahmedi
22. Syukri Albani
23. Safruddin Syam
24. Zuhriinal Nawawi
25. Chuzaimah
26. Didik santoso
27. Farida Jaya
28. Sapri
29. Mesiono

30. Fatimah
31. Fibri
32. Fifi hasmawati
33. Evi Brata Madya
34. Fakhrr Rizal
35. Irwansyah
36. Aisyah
37. Halimah
38. Humaidah
39. Salminawati
40. Khadijah
41. Safaruddin
42. Andre Sumitro
43. Khusnul Anwar
44. Ikhsan Satria
45. Nurika
46. Mariati Salmina
47. Sahrur
48. Indra Jaya
49. Usiono
50. Retno Sayekti
51. Marliyah
52. Rosdianan A.Bakar
53. Rosnita
54. Maryam Batu-Bara
55. Nirwana Anas
56. Etc.

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