

Sharia Financing Online Education: Mudhorobah, Musyarokah and Murobahah Financing

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Abstract

The majority of Indonesia's population is Muslim, which means that it has great potential to become a center for the development of Islamic finance, including Islamic banking. However, the results of an OJK survey found that only 21.48% of Indonesia's population is classified as well-intentioned. This shows the low level of financial literacy of the Indonesian people. It can be said that the development of Islamic finance in Indonesia which is still relatively low is due to the lack of financial literacy of the people. Therefore, this service aims to provide additional insight regarding the introduction of Islamic banking, products produced by Islamic banking, the benefits of using Islamic banking. It is hoped that with this discussion of information, public understanding regarding Islamic banking will increase. To carry out these activities, our team disseminates understanding of Islamic banking by providing information and opening discussions through posts we make on Instagram. In the future, it is hoped that the public will be able to pass on this information to a wider audience and be able to use Islamic banking wisely.

Keywords: Sharia Banking, Community, Instagram

Abstrak

Mayoritas penduduk Indonesia beragama islam yang artinya memiliki potensi yang besar menjadi pusat pengembangan keuangan syariah termasuk perbankan syariah. Namun, hasil survei OJK bahwa hanya 21,48% penduduk Indonesia yang tergolong well interate. Hal ini menunjukkan rendahnya tingkat literasi keuangan masyarakat Indonesia. Dapat dikatakan perkembangan keuangan syariah di Indonesia yang masih tergolong rendah disebabkan karena kurangnya literasi keuangan dari masyarakatnya. Oleh karena itu, pengabdian ini bertujuan untuk memberikan wawasan tambahan mengenai pengenalan perbankan syariah, produk yang dihasilkan oleh perbankan syariah, manfaat menggunakan bank syariah. Diharapkan dengan diskusi informasi tersebut, pemahaman masyarakat terkait perbankan syariah semakin meningkat. Untuk melaksanakan kegiatan tersebut tim kami melakukan sosialisasi pemahaman perbankan syariah dengan memberikan informasi dan membuka diskusi melalui postingan yang kami buat di instagram. Kedepannya diharapkan masyarakat dapat meneruskan informasi tersebut kepada kalangan luas dan dapat menggunakan perbankan syariah dengan bijak.

Kata Kunci: Perbankan Syariah, Masyarakat, Instagram

INTRODUCTION

Digital socialization in Islamic banking plays an important role in increasing public awareness and understanding of Islamic banking products and services. By utilizing the potential of digital technology, Islamic banks can expand their reach, strengthen customer relationships and encourage the growth of the Islamic banking industry as a whole.

The development of the role of Islamic banking in Indonesia cannot be separated from the banking system in Indonesia in general. The regulation of the Islamic banking system is regulated in Law No. 21 of 2008, therefore the development of Islamic banking has an adequate legal basis and encourages faster growth (Wahyudi, et al., 2022). From the development that has reached an average asset growth of more than 65% per year in the last five years, it is expected that the role of Islamic banking will support an increasingly significant economy (Safira, at al, 2021). Islamic banking was originally developed as a response to a group of Muslim economists and banking practitioners who sought to accommodate the pressure from various parties who wanted financial transaction services to be available which were carried out in line with the moral values and principles of Islamic sharia (Saputri, 2022).

Islamic banking is one of the sectors that has an important role in the implementation of development, especially in supporting the business world (Dayyan & Fahriansah, 2017). This Islamic bank is an Islamic banking whose implementation is based on Islamic law, so it has a big role in building the Islamic economy (Kusumastuti, at al, 2021). Islamic Financial Institutions, namely Islamic banking, are currently starting to develop more rapidly (Faidah, at al, 2020). The competitive and tight banking business will get sharper as new banks emerge. Facts like this must be based on good preparation and strength from these banks. In Islamic banking itself has a type of Islamic Bank, which consists of 14 Islamic Commercial Banks (BUS) and 164 Islamic People's Financing Banks (BPRS) in Indonesia.

The Financial Services Authority (OJK) has recorded an Islamic financial inclusion and literacy index of 12.12% and 9.14% respectively in 2022. This relation grew compared to the same period in the previous year of 8.93% and 9.10% respectively (Misra & Sadikin, 2023).

Based on some of the problems that have been described, the lack of understanding of digital services regarding Islamic Banks. So, the solution that can be done in this community service is to hold socialization (Az Zahra, at al, 2023). The hope that people can abandon usury practices in banking must be supported by the role of Islamic banks to actively socialize and educate the public so that an understanding of the benefits of Islamic banking products and services is built (Santoso, 2018). Thus, the socialization of Islamic banking is also important. With public awareness of Islamic banking, it will have an impact on banking inclusion. The more people who understand, the greater the desire of the community to use the services of Islamic banks.

From the facts above, it means that the understanding and knowledge of the community is very important and must be improved, because the community must also know where the

financial resources of Islamic banks are obtained, what are the advantages of Islamic banks, and how the concept of Islamic banking is. The basic concept of this Islamic bank is the prohibition of usury (Bank Interest), the prohibition of uncertain transactions (Gharar), and the prohibition of gambling (Maisir). Because eating usury is one of the actions that can lead to destruction (Efendi, at al, 2019).

Islamic banks are service institutions that use a different system from other banks, especially profit sharing. The profit-sharing system is carried out in accordance with the profit-sharing agreement that has been agreed upon in the cooperation agreement. This profit-sharing mechanism is based on the total revenue received based on net profit sharing. This calculation mechanism is calculated after expenses are incurred (Putri & Andriana, 2022).

This digital socialization is an effort made by our team, to introduce Islamic banking in depth to the public. In addition, the Financial Services Authority (OJK) defines a community socialization program as a program that is carried out widely and efficiently through various means of communication, direct or indirect, which aims to provide information and benefits. direct or indirect, which aims to provide information and benefits.

To provide more understanding to the community, our group conducts service with digital socialization, where this digital socialization uses indirect means of communication, namely through the Instagram application. By doing this, it will make it easier for people to get more information about Islamic banks, because it can be opened at any time. We use the Instagram application in conducting this socialization, because Instagram is also an application that is often used, ranging from children, teenagers, to adults.

The hope of our team from this service activity with the digital socialization of Islamic banks, in order to make it easier for the community to find information and understand more about Islamic banking, and can apply the basic concepts of Islamic banking, and our hope is that with the community understanding Islamic banking, the community can avoid usury.

IMPLEMENTATION METHOD

The method used in the implementation of this activity is Digital Socialization and the introduction of Islamic Banking for the General Public. This activity is carried out using an Instagram account with posts discussing Islamic banking, the benefits of using Islamic banking, products found in Islamic banking, and invitations to use Islamic banks (Rizal et al., 2022).

The implementation of this community service is carried out by providing information, discussion, consultation, and evaluation. The provision of the information description aims to provide additional insight to get to know Islamic banking better. The flow of community service methods using the following stages:

1. In this first stage, team members gather to discuss to determine the concept to be used. The concept we took was to provide information to the general public about the world

of Islamic banking. For the sake of running community service activities, we use an auxiliary application, namely Instagram.

The implementation stage begins with making posters that will be posted via Instagram. Making posters by utilizing software, namely Canva. We will make the poster as material for the discussion, consultation and evaluation process. This discussion is to fulfill the curiosity of the community whose time is not determined. So that whenever the community will ask is allowed.

RESULT AND DISCUSSION

This service activity carried out by our group regarding digital socialization of Islamic banks can be seen in the form of activity results which have several stages including (Sardiana, et al., 2018):

a. Planning

Service activities at the planning stage are:

1. Team members gather to discuss the mechanisms used in this digital socialization.
2. Compile and collect materials that will be used for materials in the implementation of socialization about Islamic banks.
3. Finally, compile the technical implementation of this digital socialization which is carried out using the Instagram application.

b. Action

Digital socialization activities regarding Islamic banks in the community through the Instagram application were carried out on Saturday, June 17, 2023 by posting about Islamic banks. Where through digital socialization posts Islamic banks can provide information easily and know more about the scope of Islamic banks. In order to carry out the information discussion well, we used Canva software to complete the poster we made. The steps in making a poster through Canva (Isnawan, at al, 2022) are as follows:

1. Observation

This observation is a data collection technique that can be done through observation accompanied by notes on the state and behavior of the target object. At this stage, the collection needed for making posters is data on the scope of Islamic banking.

2. Planning the Content

From the data that has been collected, the next step is to create the content. What is needed in creating content is combining canva elements. It is also necessary to pay attention to the selection of background colors and elements used, so that it will produce interesting content/posters. The poster is made interestingly to attract all groups, especially starting from 17 years old. It is hoped that the information discussion can attract all groups to use Islamic banks.

3. Instagram Posting

Instagram posting was carried out on Saturday, June 17, 2023. All groups can visit our Instagram @mks.a.9 to have a joint discussion. What is expected from these discussions and information within a period of 1 month is that Islamic bank customers have increased, so that it can be said that Islamic banks have developed.

Figure 1. Instagram Profile View

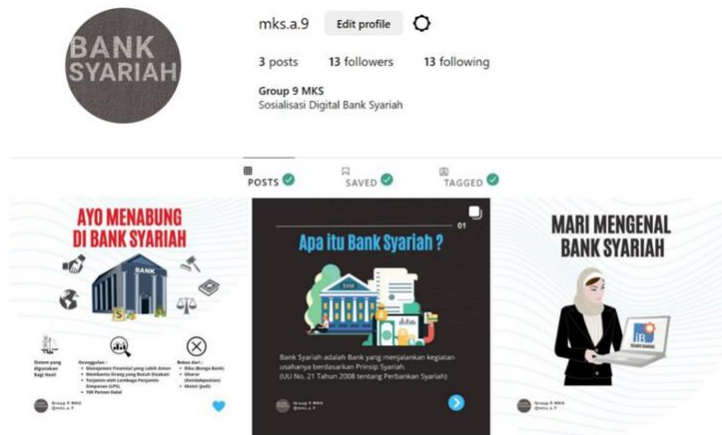


Figure 2. Information Discussion View with Reader 1



Figure 3. Information Discussion View with Reader 2

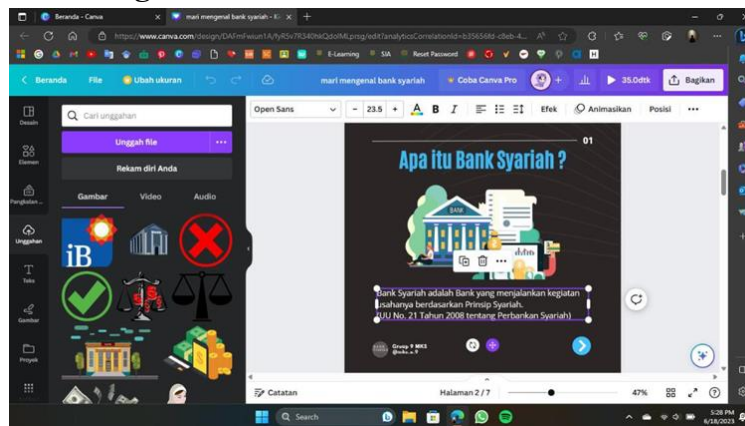


Figure 4. Information Discussion View with Reader 3



The digital socialization activities that we carry out have a positive influence. Through the content that we post through the Instagram platform, readers are increasingly interested and called to have discussions related to Islamic banking. This shows the growing awareness and understanding of readers about the principles of Islamic banking such as transparency, fairness, and the prohibition of usury. Through more active interaction between readers and us as information providers, we hope to create a more educated and committed society to expand the availability and understanding of Islamic banking as an alternative based on sharia principles.

Figure 5. Poster Creation View via Canva



To create the poster, we used the canva application. Choosing to use canva because it is easily accessible, uncomplicated and effective process. Canva can also make posters more interesting to read, making it easier for readers to understand and recognize Islamic banking. For the discussion of the material that our group conveyed on Digital Socialization on Instagram, we took some of it from Law Number 21 of 2008 concerning Islamic Banking (Republik Indonesia, 2008).

CONCLUSION

This community service activity aims to increase the understanding and financial literacy of the Indonesian people regarding Islamic banking. The majority of Indonesia's population is Muslim, so Islamic banking has great potential to develop in this country. However, the low level of financial literacy of the Indonesian people is an obstacle in the development of Islamic banking. In community service activities using digital socialization through the Instagram application to provide information about Islamic banking, the products produced, and the benefits of using Islamic banks. It is hoped that this activity can provide additional insight to the community, so that they can use Islamic banking wisely, and the community can avoid the name usury.

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