

Students' Understanding of An Nurmaniyah Binong Permai Vocational School Regarding Murabahah Products at BRI Syariah Curug Tangerang

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Abstract

The purpose of this study was to determine the level of understanding of students of SMK An Nurmaniyah Binong Permai Tangerang towards murabahah products at BRI Syariah Curug Tangerang. The type of research used is field research conducted at SMK An Nurmaniyah Binong Permai Tangerang. The processing and analysis of information and data in this study were collected and processed quantitatively. There are two sources of data in this study, namely primary data sources and secondary data sources. This primary data source was obtained directly from students while the secondary data source that the researcher used was in the form of SMK An Nurmaniyah Binong Permai documents. The method used in this study is descriptive statistical analysis, the method of data collection is carried out by distributing questionnaires containing statements about the extent of students' understanding of Murabahah products through Google Form media. The results of field research show that the level of understanding of students towards murabahah products at the Curug Tangerang Islamic bank is 76.7% and a small portion of students who do not understand murabahah products is 23.2%.

Keywords: *Understanding, Murabahah Products, Islamic Banks*

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A. Introduction

A bank is a financial institution that carries out three main functions, namely accepting deposits, lending money and providing money transfer services. In Islamic banking, all activities carried out in carrying out the main functions of the bank must be based on Islamic principles. . Then, the products used in Islamic banking operations in Indonesia are also products that comply with Islamic provisions.

In Indonesia, the first Islamic bank established in 1992 was Bank Muamalat Indonesia (BMI). Although its development is somewhat late when compared to other Muslim countries, Islamic banking in Indonesia will continue to grow. Until March 2010, Bank Indonesia has recorded 8 BUS (Islamic Business Entities) including Bank Muamalat Indonesia, Bank Syariah Mandiri, Bank Syariah Mega Indonesia, BRI Syariah, Bank Syariah Bukopin, Panin Syariah, Bank Victoria Syariah, and BCA Syariah. And there are 25 UUS and 143 BPRS spread throughout Indonesia. The development of Islamic Banking is getting better with the approval of Law No. 10 of 1998 concerning amendments to Law No. 7 of 1992 concerning banking. The law regulates in detail the legal basis and types of businesses that can be operated and implemented (Adiwarman A. Karim, 2013)

The main foundation of Islamic banks is belief, freedom, honesty, and persistence to achieve success, supported by business partner factors, and technological developments. The purpose of establishing Islamic financial institutions is to promote and develop the application of Islamic economic principles into financial and banking transactions and other related businesses. The main principles followed by Islamic banks are the prohibition of usury in various forms of transactions, conducting business and trade activities based on legitimate profits, and giving zakat. The service aspect in Islamic banking is a combination of moral and business aspects. In its operations, Islamic banks always aim to gain profits in a way that has been approved by Allah. Therefore, Islamic banks are not free to transact as they please, but must integrate moral values with economic actions based on sharia. Money and wealth are only integrated tools to achieve goodness in society. (Adiwarman A. Karim, 2013)

With the changing era of globalization, Islamic banks are starting to be known among students. Islamic banks can introduce the Islamic banking system by going directly to the school environment. Where students are the right target for Islamic banking to increase the growth of the Islamic economy. Islamic economics is very much needed among students so that they know about Islamic banking products, especially about the science of Murabahah, they must also know about the system that is prohibited by Islam, namely the Usury system.

SMK An Nurmaniyah Binong Permai is one of the Senior High Schools in Tangerang Regency which is at the same level as other Senior High Schools.

Students of SMK An Nurmaniyah Binong Permai are also educated people who are active in Islamic educational institutions, of course they have heard about Islamic banking or even used the services of Islamic financial institutions, especially Islamic banks for personal interests. With the very rapid development of Islamic banks, students are expected to be able to run themselves in the principles of sharia applied in the school.

Knowledge about Islamic banking can be obtained by students through various channels, such as in the form of seminars on Islamic banking or Islamic financial institutions. In addition, knowledge about Islamic banking can also be obtained through interactions with parents, peers, the community, and the media (TV, radio, magazines, newspapers, or books on Islamic banking). Islamic banks can also carry out strategies such as socialization, promotion and counseling among students by gathering students to provide various information or training related to the Islamic banking system and providing an introduction related to Islamic banking knowledge, both in terms of the definition of Islamic banks, principles and types of products. So that students know that Islamic banking is a bank that uses Islamic legal principles according to the Quran and Hadith and follows the fatwas of scholars. Thus, the community, especially students, get information or knowledge about Islamic banking.

This research has been conducted previously by Nur Hikmatul Husnah in 2016, entitled "The Level of Understanding of SMKN 49 Jakarta Students Regarding Sharia Banking Product Contracts". The results obtained from the study were that SMKN 49 Jakarta students could understand sharia banking product contracts with an average score of 4.41. However, there were several contracts that were not well understood by students, such as wadiah and istishna contracts.

Based on the research conducted by Nur Hikmatul Husnah, the difference lies in the discussion, namely discussing the level of understanding of students at SMKN 49 Jakarta regarding Islamic banking product contracts, while in this study, the level of understanding of students at SMK An Nurmaniyah Binong Permai regarding murabahah products at BRI Syariah is discussed.

B. Theoretical Review

According to the Big Indonesian Dictionary (KBBI), understanding is defined as "the process, method, act of understanding or comprehending." Understanding is the ability to understand the meaning of a lesson material, such as interpreting the process of thinking and learning is said so because to move towards understanding it is necessary to follow it with learning and thinking. Understanding is the process, act and way of understanding. Where the level of ability that expects someone to be able to understand the meaning or concept, situation and facts that he knows. In this case, he does not only memorize verbally, but understands the concept of the problem or fact being asked, then the operation can distinguish, change, prepare, present, organize, interpret, explain, demonstrate, give examples, estimate, determine, and make decisions.

According to Sudjana (1995), understanding is a learning outcome, for example, students can explain in their own sentences what they have read or heard, give other examples than those given by the teacher, and use application instructions in other cases.

Islamic banks are banks that are operationally different from conventional banks. One of the characteristics of Islamic banks is that they do not accept or charge interest to customers. However, they accept or charge profit sharing and other rewards in accordance with the agreed contracts. The basic concept of Islamic banks is based on the Qur'an and Hadith. All products and services offered must not conflict with the contents of the Qur'an and Hadith of the Prophet Muhammad SAW.

Islamic Banking is everything related to Islamic banks and Islamic business units, including institutions, business activities, and methods and processes in carrying out their business activities. Islamic banks have the function of collecting funds from the public in the form of deposits and investments from the fund owners. Another function is to channel funds to other parties who need funds in the form of buying and selling or business cooperation. (Ismail, 2017)

According to Karnaen A. Perwataatmadja and Syafi'i Antonio, Islamic banks have two meanings, namely:

Difference	Conventional Bank	Islamic Bank
Flower	Interest based	Revenue/profit loss based
Risk	Anti-risk	Risk sharing
Operational	Operating with a profit approach, not directly related to the real sector	Operating with a real sector approach
Product	Single product (credit)	Multi product (buy and sell, profit sharing, services)
Income	The income received by depositors is not related to the income the bank obtains from credit.	The income received by depositors is directly related to the income the bank obtains from financing.
Spread	Understanding negative spread	No negative spread
Legal basis	Bank Indonesia and the government	Al-Quran, Sunnah, fatwas of scholars, Bank Indonesia and the government

Philosophy	Based on interest (riba)	Not based on interest (riba), speculation (maisir), and obscurity (gharar)
Operational	Public funds (Third Party Funds/TPF) in the form of savings deposits for which interest must be paid when due. Distribution of funds to profitable sectors, aspects halal is not a religious consideration	Community funds (Third Party Funds/TPF) in the form of deposits (wadi'ah) and investments (mudharabah) which will only yield results if they are "worked on" first. Fund distribution <i>(financing)</i> in halal and profitable businesses
Social Aspects	Not known for certain	It is stated explicitly and firmly in the vision and mission
Organization	Doesn't have a Council Sharia Supervisory Board (DPS)	Must have a Council Sharia Supervisory Board (DPS)
Money	Money is a commodity other than a means of payment	Money is not a commodity, but only a tool payment

Source: Sharia Banking Pocket Book 2013

Islamic banks have a role as an intermediary institution between economic units that experience excess funds (surplus units) with other units that experience a lack of funds (deficit units). The position of Islamic banks as intermediaries can be realized in their activities that collect funds from the community and channel them back to the community through various products they offer. Islamic banking introduces a system that not only benefits the bank but also cares about the welfare of customers, namely transactions based on profit and loss sharing or better known in Indonesia as a profit sharing system, which is then educated into a revenue sharing system. This system emphasizes that in every transaction, the possibility of profit and loss always exists. The principle of buying and selling is implemented in connection with the transfer of ownership of goods or objects. The level of profit is determined in advance and becomes part of the price of the goods sold. Buying and selling transactions can be distinguished based on the form of payment and the time of delivery of the goods.

Murabahah is the sale and purchase of goods at the original price with an additional agreed profit. This principle is what distinguishes Islamic financial institutions from conventional institutions. The principle of murabahah financing is a product of Islamic financial institutions that is applied to Islamic banks. Murabahah is the main instrument for Islamic Banks to mobilize community funds that are collected in large amounts which will then be distributed in various financing facilities to the community.

Murabahah is one of the most common types of contracts (akad) applied in Islamic banking financing activities. Murabahah is applied through a mechanism for buying and selling goods by adding a margin as a profit to be obtained by the bank. Although murabahah financing is identical to consumer financing, in fact murabahah financing can also be used to purchase productive goods for investment activities or business working capital.

According to Arifin, murabahah is defined as follows; Murabahah is a contract of sale and purchase of certain goods. In the sale and purchase transaction, the seller must clearly state the goods being traded and not include haram goods, as well as the purchase price and profit taken and the method of payment must be clearly stated. (Zainul Arifin, 2005)

Meanwhile, according to Karim, murabahah is a sale and purchase agreement for goods by stating the purchase price and profit (margin) agreed upon by the seller and buyer.

Based on several definitions above that have been found by the experts above, Murabahah can be concluded as a service or financing product provided by a sharia financial institution to customers who need and order a certain item where the original price of the item must be notified to the customer and the sharia financial institution may determine the profit from the sale of the item, the thing that distinguishes murabahah from other sales and purchases is that the seller must notify the buyer of the price of the basic goods sold and the amount of profit obtained.

The basis for murabahah is found in QS. An-Nisa' Verse 29.

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

Translation: O you who believe! Do not consume each other's wealth in a false way, except in trade that is based on mutual consent between you. And don't kill yourself. Indeed, Allah is Most Merciful to you.

The basis of murabahah from the hadith is the narration of Ubadah bin Shamit that the Messenger of Allah saw. said,

"Gold is exchanged for gold, silver for silver, wheat for wheat, dates for dates, salt for salt, of the same kind, of the same measure, from hand to hand (direct exchange).

Apart from these things, then buy and sell (in) whatever way you like on condition that (the buying and selling) is done directly."

In the hadith above, it shows that the Messenger of Allah (PBUH) permitted the sale of goods other than those mentioned by adding a profit to the original price of the goods.

C. Method

In this research, the object is are students of class XII majoring in Accounting at SMK An Nurmaniyah Binong Permai Tangerang. The author selected 269 students of class XII. Data collection methods were carried out through questionnaires, observations, tests, documentation and so on. Instruments in data collection using *checklist sheets*, questionnaires (open/closed questionnaires), interview guidelines and others.

The method used is a quantitative method using a Likert scale. The Likert scale according to Sugiyono (2012:93) is a scale used to measure attitudes, opinions, and perceptions of a person or group of people about social phenomena. Here is the Likert scale formula:

$$T \times P_n$$

Information:

Q: Total number of respondents who chose

P_n: Choice of Likert score numbers

With a Likert scale, the variables will be measured and described into variable indicators, then the indicators are used as a starting point for compiling instrument items that can be in the form of questions or statements, either *favorable* (positive) or *unfavorable* (negative). Each respondent's answer will be assessed with the direction of the statement as follows which can be shown in the table below:

Table 2 Likert Scale

Answer to questions	Weight of Value	
	If Positive	When Negative
1. SS (Strongly Agree)	5	1
2. S (Agree)	4	2
3. RR (Hesitation)	3	3
1. TS (Disagree)	2	4
1. STS (Strongly Disagree)	1	5

Source: Sugiyono (2012:93)

In table 2 above, you can see the answers and score weights for the instrument items in the questionnaire questions. This score weight only makes it easier for respondents to answer questions from the questionnaire.

The operational research variables in this study are: the independent variable (X) is Murabahah. The dependent variable (Y) is the level of student understanding.

D. Findings

The Respondent Variables in this study were all students of SMK AN Nurmaniyah Binong Permai Tangerang class XII majoring in accounting with 5 male students and 38 female students. The data collection process was carried out by distributing questionnaires about students' understanding and knowledge of murabahah products in Islamic banking.

Figure 1



In this questionnaire there are 20 questions with a sample size of $n = 43$ and to determine the level of validity then $n-2$ ($43-2 = 41$). The result of r table 41 is 0.301 and the result of SPSS stating valid there are 19 questions as follows:

Table 3

Question Items	Corrected Item – Total Correlation	Information
1. Sharia Bank is a bank that operates based on sharia principles.	0.492	Valid
2. In practice, Islamic banks are not the same as conventional banks.	0.445	Valid
3. Usury is an additional deduction from the basic price or capital	0.385	Valid
4. In running its business, Islamic banks have 5 operational principles, namely the principle of pure savings, profit sharing, buying and selling and profit margins, rent and fees/services.	0.659	Valid
5. The basic principle used for murabahah in Islamic banks is a sale and purchase agreement, while the basic principle used by conventional banks is credit.	0.551	Valid
6. Murabahah is the sale and purchase of goods at the original	0.425	Valid

price with an additional agreed profit.		
7. The mechanism in murabahah transactions is that the bank acts as the party providing the funds.	0.611	Valid
8. One of the benefits of murabahah transactions for customers is as an alternative to obtaining certain goods through financing from the bank.	0.630	Valid
9. Murabahah buying and selling transactions will be carried out and valid if the terms and conditions are met	0.620	Valid
10. The pillars of buying and selling in murabahah include seller and buyer, consent, object of sale and price	0.526	Valid
11. Some special conditions that must be met in murabahah include a known initial price, known profit, capital that is measured with certainty and the sale and purchase agreement must be valid.	0.527	Valid
12. Deferred sale and purchase is a sale and purchase with certain goods at the time of the contract and payment follows according to the agreement.	0.560	
13. The murabahah contract is declared to end when the obligations of the parties to the contract have been fulfilled	0.566	Valid
14. The murabahah contract can be terminated if both parties agree to terminate the murabahah contract.	0.678	Valid
15. Sharia banks bring profits in this world and the hereafter	0.626	Valid
16. As a Muslim, I choose and use Islamic banking as a service for banking transactions.	0.607	Valid

17. After understanding about Islamic banking, I visited an Islamic bank to find out how it was practiced.	0.547	Valid
18. After knowing about Islamic banks, I became a customer of Islamic banks.	0.483	Valid
19. After I learn about Islamic banking, I will invite my relatives to save at an Islamic bank.	0.385	Valid

E. Discussion

The results of the study show that the basic principle used in murabahah in Islamic banks is a sale and purchase agreement. Further information can be seen in the following table.

Respondents Table 4

The basic principle used for murabahah in Islamic banks is buying and selling, while in conventional banks it is credit.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Doubtful	5	11.6	11.6	11.6
Agree	29	67.4	67.4	79.1
Strongly agree	9	20.9	20.9	100.0
Total	43	100.0	100.0	

Source: SPSS processed data

From the table above, it shows that the basic principle used by murabahah in Islamic banks is a sale and purchase agreement, while the basic principle used by conventional banks is credit. It was found that 20.9% of respondents stated that they strongly agreed, 67.4% stated that they agreed, and 11.6% stated that they were hesitant. This illustrates that most respondents understand the basic principles used by murabahah in Islamic banks.

Table 5
Definition of Murabahah

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Don't agree	1	2.3	2.3	2.3
Doubtful	9	20.9	20.9	23.3
Agree	25	58.1	58.1	81.4
Strongly agree	8	18.6	18.6	100.0
Total	43	100.0	100.0	

Source: SPSS processed data

The table above shows that 18.6% of respondents stated that they strongly agree, 58.1% stated that they agree, 20.9% stated that they are hesitant and 2.3% stated that they disagree. This illustrates that some respondents understand the meaning of murabahah in Islamic banks.

Table 6
The mechanism in murabahah transactions is that the bank acts as a provider of funds.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Don't agree	1	2.3	2.3	2.3
Doubtful	11	25.6	25.6	27.9
Agree	26	60.5	60.5	88.4
Strongly agree	5	11.6	11.6	100.0
Total	43	100.0	100.0	

Source: SPSS processed data

Respondents' statements regarding the mechanism in murabahah transactions where the bank acts as a fund provider in the table above show that 11.6% strongly agree, 60.5% agree, 25.6% are uncertain and 2.3% disagree. Based on the statements above, it can be concluded that respondents understand the mechanism in murabahah transactions where the bank acts as a fund provider.

Table 7
Benefits of murabahah transactions for customers

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	1	2.3	2.3	2.3
Don't agree	1	2.3	2.3	4.7
Doubtful	9	20.9	20.9	25.6
Agree	27	62.8	62.8	88.4
Strongly agree	5	11.6	11.6	100.0
Total	43	100.0	100.0	

Source: SPSS processed data

The table above shows that one of the benefits of murabahah transactions for customers is as an alternative to obtain certain goods through financing from the bank. It was found that 11.6% of respondents stated that they strongly agree, 62.8% stated that they agree, 20.9% stated that they are hesitant, 2.3% stated that they disagree and 2.3% stated that they strongly disagree. This illustrates that respondents understand one of the benefits of murabahah transactions for customers.

Table 8
The pillars of buying and selling in murabahah

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Doubtful	4	9.3	9.3	9.3
Agree	32	74.4	74.4	83.7
Strongly agree	7	16.3	16.3	100.0
Total	43	100.0	100.0	

Source: SPSS processed data

Respondents' statements regarding the pillars of sale and purchase in murabahah in the table above show that 16.3% strongly agree, 74.4% agree, and 9.3% are hesitant. Based on the statements above, it can be concluded that most respondents understand the pillars of sale and purchase in murabahah.

Table 9
The murabahah contract is declared to have ended when the obligations of the parties to the contract have been fulfilled

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	1	2.3	2.3	2.3
Don't agree	2	4.7	4.7	7.0
Doubtful	7	16.3	16.3	23.3
Agree	29	67.4	67.4	90.7
Strongly agree	4	9.3	9.3	100.0
Total	43	100.0	100.0	

Source: SPSS processed data

The table above shows that the murabahah contract is declared to have ended if the obligations have been fulfilled by the parties in the contract. It was found that 9.3% of respondents stated that they strongly agreed, 67.4% stated that they agreed, 16.3% stated that they were hesitant, 4.7% stated that they disagreed and 2.3% stated that they strongly disagreed. This illustrates that respondents understand that the murabahah contract is declared to have ended if the obligations have been fulfilled by the parties in the contract.

Table 10
Sharia banks bring profits in this world and the hereafter

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No Agree	1	2.3	2.3	2.3
Doubtful	9	20.9	20.9	23.3
Agree	24	55.8	55.8	79.1
Strongly agree	9	20.9	20.9	100.0
Total	43	100.0	100.0	

Source: SPSS processed data

The table above shows that Islamic banks bring worldly and afterlife benefits. It was found that 20.9% of respondents stated that they strongly agree, 55.8% stated that they agree, 20.9% stated that they are hesitant, and 2.3% stated

that they disagree. This illustrates that most respondents know that Islamic banks bring worldly and afterlife benefits.

Table 11
As a Muslim, I choose and use Islamic banking as a service for banking transactions.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Doubtful	7	16.3	16.3	16.3
Agree	29	67.4	67.4	83.7
Strongly agree	7	16.3	16.3	100.0
Total	43	100.0	100.0	

Source: SPSS processed data

The table above shows the tendency in choosing and using Islamic banking services to make transactions, there are 16.3% of respondents who strongly agree, 67.4% who agree, and 16.3% who are hesitant. This illustrates that most respondents have a good understanding so they prefer Islamic banking services to make banking transactions.

From the Action Aspect

Table 12
After understanding about Islamic banking, I visited an Islamic bank to find out how it was practiced.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Don't agree	2	4.7	4.7	4.7
Doubtful	10	23.3	23.3	27.9
Agree	27	62.8	62.8	90.7
Strongly agree	4	9.3	9.3	100.0
Total	43	100.0	100.0	

Source: SPSS processing data

The table above shows the tendency to know the practice of Islamic banking, there are 9.3% of respondents who strongly agree, 62.8% agree, 23.3% are hesitant and 4.7% disagree. This illustrates that most respondents agree to know the practice of Islamic Banking.

Table 13
After knowing about Islamic banks, I became a customer of Islamic banks.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Don't agree	3	7.0	7.0	7.0
Doubtful	10	23.3	23.3	30.2
Agree	24	55.8	55.8	86.0
Strongly agree	6	14.0	14.0	100.0
Total	43	100.0	100.0	

Source: SPSS processed data

The table above shows the tendency of respondents to act to become sharia bank customers, there are 14.0% of respondents who strongly agree, 55.8% who agree, 23.3% who are hesitant and 7.0% who disagree. This illustrates that most respondents agree to become sharia bank customers.

F. Conclusion

Based on the research conducted by the author at SMK AN Nurmaniyah Binong Permai Tangerang, the author provides the following conclusions: Most respondents understand the operational principles of Islamic banks. Islamic banks in running their businesses have 5 operational principles, namely the principle of pure savings, profit sharing, buying and selling and profit margins, rent and fees/services. It was found that 23.3% of respondents stated that they strongly agree, 55.8% stated that they agree, and 20.9% stated that they are hesitant.

Most respondents understand the basic principles used in murabahah in Islamic banks. is a sale and purchase agreement, while the basic principle used by conventional banks is credit. It was found that 20.9% of respondents stated that they strongly agree, 67.4% stated that they agree, and 11.6% stated that they are hesitant. Some respondents understand the meaning of murabahah in Islamic banks, there are 18.6% of respondents stated that they strongly agree, 55.1% stated that they agree, 20.9% stated that they are hesitant and 2.3% stated that they do not agree.

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