



Millennial Youth Assistance in an Effort to Increase Arabic Terms Knowledge towards Sharia Banking Product Contracts

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Abstract

The formulation of the problem raised in this study is how the application of semiotization to Islamic banking products among millennial teenagers who incidentally are customers and prospective customers of Islamic banking?, and what are the results after semiotics are educated and socialized to them?. The purpose of this service is to educate how to easily understand Arabic terms in Islamic banking product contracts using the semiotic method among millennial youth who are in fact customers and prospective customers of Islamic banking. The method used in this service is education, outreach, and mentoring to millennial youth regarding Arabic terms on Islamic banking product contracts as an effort to increase knowledge of Arabic terms on Islamic banking product contracts. The findings of this dedication are expected to provide academic contributions and increase scientific hazanah in the field of innovation in understanding Islamic banking products using semiotization so that it is easily understood by the general public, especially by customers and prospective customers of Islamic banking millennial youth, and can be used as a reference or reference for academics and academics, general public.

Keywords: Education, socialization, assistance, Arabic terms, and Islamic banking products.

Abstrak

Rumusan masalah yang diangkat dalam penelitian ini adalah bagaimana penerapan semiotisasi pada produk perbankan syariah di kalangan remaja milenial yang notabene merupakan nasabah dan calon nasabah perbankan syariah? dan apa hasilnya setelah semiotika disosialisasikan dan diedukasikan kepada mereka?. Tujuan pengabdian ini adalah untuk mengedukasi cara mudah memahami istilah Arab (Arabic terms) pada akad produk perbankan syariah menggunakan metode semiotisasi di kalangan remaja milenial yang notabene sebagai nasabah dan calon nasabah perbankan syariah. Metode yang digunakan dalam pengabdian ini ialah edukasi, sosialisasi, dan pendampingan kepada remaja milenial mengenai Arabic terms pada akad produk perbankan syariah sebagai upaya meningkatkan pengetahuan Arabic terms pada akad produk perbankan syariah. Temuan pengabdian ini diharapkan dapat memberikan kontribusi akademik dan menambah hazanah keilmuan pada bidang inovasi pemahaman produk perbankan syariah menggunakan semiotisasi agar mudah dimengerti oleh masyarakat umum, khususnya oleh nasabah dan calon nasabah remaja milenial perbankan syariah, serta dapat digunakan sebagai rujukan atau referensi bagi halayak akademisi maupun masyarakat umum.

Kata Kunci: Edukasi, sosialisasi, pendampingan, Arabic terms, dan produk bank syariah.

Background

Recently, the Indonesian people have been shocked by the good news about the planned merger of BUMN sharia banks which is said to be the right step in the context of strengthening the sharia economy in Indonesia. This merger is planned to be carried out in the first quarter of 2021. The Covid-19 pandemic that is currently engulfing all countries can be a momentum for Islamic banking to consolidate and work together for real. In the current uncertain economic conditions, Islamic banks must be able to work optimally in helping the national economy with the concept of profit sharing. The merger of Islamic banks, a subsidiary of BUMN, is expected to open up wider funding options in the country and can make their performance better and more efficient. This step is also expected to bring an increase in the market share of Islamic banking in Indonesia, and can provide benefits for all parties, both Islamic banking and the community to continue to grow and develop.¹

In 2020, the market share of Islamic banking is still in the range of six percent.² The portion of financing is around 6.38 percent, with third party funds or public funds collected in the range of 6.7 percent.³ In terms of assets, the total assets of all Islamic banks are IDR 537 trillion, while conventional banking has total assets of IDR 8,402 trillion. Through the merger of all state-owned Islamic banks (merger), it is hoped that a single state-owned Islamic bank will strengthen the Islamic banking industry and further strengthen sharia-based economic financing in Indonesia.⁴

In order to become an Indonesian-style Islamic economy, not a Middle Eastern-style Islamic economy. So that the sharia economy in Indonesia develops in accordance with Indonesian conditions and traditions, and is not sudden and even *taqlid* to the Middle East or Malaysia.⁵ At that time, Mr. Jusuf Kalla as Vice President of the Republic of Indonesia to the Minister of Finance so that Islamic bank instruments no longer use Arabic terms (such as *mudharabah*, *murabahah*, *wakalah* and others) but can be transferred or changed to Indonesian.⁶ Because so far the approach to developing Islamic bank products has often only copied the terms found in conventional bank products.⁷ Whereas the most important problem faced by financial institutions and businesses, both sharia and conventional, which are very competitive today, is the selection of new products and communication strategies so that products can be introduced with the least risk.⁸

¹ Adinugraha and Sartika, *Perbankan Syariah Fenomena Terkini Dan Praktiknya Di Indonesia*.

² Hidayat and Trisanty, "Analisis Market Share Perbankan Syariah Di Indonesia."

³ Eliana et al., "Determinan Market Share Perbankan Syariah Di Indonesia."

⁴ Adenan, Safitri, and Yuliati, "Market Share Bank Syariah Terhadap Institusi Keuangan Syariah Di Indonesia."

⁵ Trimulato et al., "Penguatan Peran Ekonomi Islam Melalui Optimalisasi Pembiayaan Pada Sektor Riil UMKM."

⁶ Yafiz et al., "Customers' Perception of the Use of Arabic Terminology in Sharia Banking Products."

⁷ Al-Harbi, "The Determinants of Conventional Banks Profitability in Developing and Underdeveloped OIC Countries."

⁸ Junaidi, Wicaksono, and Hamka, "The Consumers' Commitment and Materialism on Islamic Banking: The Role of Religiosity."

Based on the findings above, the question arises, how to facilitate public understanding of Arabic terms in Islamic banking products? One of the ideas that the author offers is to use the symbol and icon method on Islamic bank products so that the intent of the product is easily understood by the general public so that they are interested in becoming customers.⁹ Because this method is considered to be able to simplify Arabic terms in Islamic banking products without having to eliminate them.¹⁰

Symbols are icons used by most cultures around the world. The symbol has a personal meaning to be conveyed to the public who is the interlocutor.¹¹ The use of symbols as a means to facilitate public understanding throughout Indonesia regarding Islamic banking has also been used by Bank Indonesia since July 2, 2007 by popularizing “iB” (read ai-Bi) which stands for Islamic Banking as a marker of the shared identity of the Islamic banking industry in Indonesia.¹² As modern society is very familiar with the terminology of iPhone, iPod, iBank. The term “Islamic Banking” is defined as the behavior of banking procedures that are coherent with Islamic teachings. The main doctrine of Islamic banking activities consists of the prohibition of interest in all forms of business and trade transactions. This symbol is needed because not a few community groups are interested in transacting or becoming customers in Islamic banking due to Islamic factors and non-usury factors.¹³

The following are some of the works related to the title of this service, namely public knowledge about Islamic bank products, namely the level of knowledge and understanding of the community about Islamic bank products and services. In reality, some Muslim economists argue that one of the obstacles to the development of Islamic banks is the low level of public understanding of Islamic banking products and operations. In fact, the perception of understanding of Islamic bank products and services will affect people’s behavior in investing and taking funds from Islamic banks, especially BNI Syariah Semarang.¹⁴ The public or customers who answered that they did not know about BNI Syariah’s were 10 people out of a total of 51 respondents or equivalent to 20%.¹⁵

This dedication is also reinforced by the results of another study at Bank Syariah Mandiri (BSM) which explained that the public’s view of Islamic banks in terms of the level of knowledge and understanding of most respondents still did not understand the concept of Islamic banks in general. The level of customer understanding is only limited to the use

⁹ Ghani, “Konasi Masyarakat Terhadap Penggunaan Arabic Terms Dan Deskripsi Finance Scheme Dalam Pemasaran Produk Bank Syariah (Analisa Pada Masyarakat Kota Yogyakarta).”

¹⁰ Adinugraha, “Simbolisasi Dan Ikonisasi : Metode Alternatif Memahami Arabic Terms Pada Produk Perbankan Syariah.”

¹¹ Chetwynd, “Communication with Symbols: From the Web to the Internet and Beyond.”

¹² Safeena et al., “Combination of TAM and TPB in Internet Banking Adoption.”

¹³ Aqualdo and Diayudha, “Faktor-Faktor Yang Mempengaruhi Minat Menabung Pada Bank Syariah (Bank Riau Syariah Cabang Pekanbaru).”

¹⁴ Rahmawaty, “Pengaruh Persepsi Tentang Bank syari’ah Terhadap Minat Menggunakan Produk di BNI Syari’ah Semarang.”

¹⁵ Shofa Robbani, “Analisis Pemahaman Nasabah Bni Syariah Tentang Ke’syariah’an BNI Syariah (Studi Kasus BNI Syariah Godean, Sleman, Yogyakarta).”

of the interest system at conventional banks and profit sharing at Islamic banks. While the deep meaning of the difference between usury and the ratio itself is still not understood.¹⁶

Research conducted by Kamarni concludes that public knowledge about Islamic banking products and mechanisms in Medan City is still very limited.¹⁷ This result is also the same as the research conducted by Fahd et al in DKI Jakarta which stated that the Islamic boarding school community still lacks knowledge about Islamic banks so that they are not interested in using Islamic banks and are even more likely to use conventional banks.¹⁸ In general, customers of Islamic financial institutions do not understand Islamic economics, especially in Islamic financing schemes. This is due to the lack of socialization from Islamic financial institutions to their customers in terms of sharia provisions relating to financing contracts, customer interests and customer satisfaction.¹⁹

Preliminary research conducted at PT Bank Muamalat regarding one of the Islamic bank products, namely Sharia mortgages, showed the results that development was needed so that sharia mortgage products could be more easily understood by prospective customers.²⁰ Bashir also analyzes the level of understanding of Islamic bank customers who have taken *murabahah* contracts and analyzes the factors that influence customers in taking *murabahah* financing products at Islamic banks. The sample used is 32 Islamic bank customers who have taken *murabahah* financing. The results showed that most or more than 50% of customers did not understand the *murabahah* financing contract.²¹ Research conducted in Pakistan on awareness understanding regarding products & services and advertising did not really have a significant impact on adoption to Islamic banks.²² People don't really care about understanding products that have Arabic terms, because their main goal is just transacting, either borrowing or saving funds like in conventional banks.²³

Other findings explain that in Indonesia, Islamic banks are also known as non-interest banking,²⁴ non-interest banking in offering product services must be more proactive and aggressive to get customers.²⁵ As has been done by the State of Malaysia. Islamic banks in Malaysia always facilitate the understanding of Islamic banking products and services as

¹⁶ Wahyuningsih, Titik, and Oktavianti, "Analisis Prilaku Nasabah Dalam Pembiayaan Di Bank Syariah Mandiri."

¹⁷ Kamarni et al., "Faktor-Faktor Yang Mempengaruhi Minat Masyarakat Dalam Berhubungan Dengan Bank Syariah Di Kota Padang."

¹⁸ Noor and Sanrego, "Preferensi Masyarakat Pesantren Terhadap Bank Syariah (Studi Kasus Desa Karangmangu Sarang Rembang)."

¹⁹ Huda, "The Effect Of Customer Intimacy, Customers Experience, Customer Satisfaction And Customer Bonding On Customer Loyalty At Bank BRI Syariah KCP Panda'an Pasuruan."

²⁰ Heykal, "Analisis Tingkat Pemahaman KPR Syariah Pada Bank Syariah Di Indonesia: Studi Pendahuluan."

²¹ Bashir et al., "Understanding of The Customers' Perception on Islamic Banking and Financial Services in Malaysia."

²² Tara et al., "Factors Influencing Adoption of Islamic Banking: A Study from Pakistan."

²³ Maryam, Mehmood, and Khaliq, "Factors Influencing the Community Behavioral Intention for Adoption of Islamic Banking: Evidence from Pakistan."

²⁴ Khan, "Islamic Banking Practices: Islamic Law and Prohibition of Ribā."

²⁵ Zolota, "Prejudices About Islamic Banking."

the main offer for prospective customers before making transactions.²⁶ Islamic bank products and services there must be the same or better than conventional banks. Today's new global competitive environment brands are a major asset for most organizations in various industries. Even the majority of researchers in the field of brand management agree that brands are designed to add value to products and provide unique added value to unique customers. Brands are also considered as identification of the source of a product or service, minimize risk, signal quality, promise to consumers, and symbolic image.²⁷

The findings of several literature research above, ideally Islamic banks should continue to improve their performance by innovating products and processes and improving quality to be able to compete globally,²⁸ because service quality has a positive impact on customer satisfaction.²⁹ This quality should also be accompanied by a good understanding by the public about Islamic bank products, which incidentally still use Arabic terms a lot.

Based on the description above, it gives rise to initiation, why not if semiotization is made for Arabic terms on Islamic bank products so that the aims and objectives are conveyed and can be more easily understood by the general,³⁰ in this service it will be tested try to customers and prospective customers of sharia banking through education and socialization approaches so that the service process is more focused and easier to control.

Methods

The method of implementing this activity uses education, socialization, and mentoring for millennial youth in an effort to increase knowledge of Arabic terms in Islamic banking products. The planned activities that have been carried out to achieve the targets and outcomes of this service are as follows:

- 1) Education of Arabic terms on Islamic banking products for millennial teenagers as an effort to increase knowledge of Arabic terms on Islamic banking products.³¹
- 2) Socialization or counseling of Arabic terms on Islamic banking products for millennial teenagers as an effort to increase knowledge of Arabic terms on Islamic banking products.³²

²⁶ Binti Ismail and Hassan, "Issues and Challenges of Islamic Trade Finance Faced by Islamic Banks in Malaysia."

²⁷ Dong and Yu, "Globalization or Localization: Global Brand Perception in Emerging Markets."

²⁸ Faidah, Rini, and Marlina, "Program Pendampingan Peningkatan Literasi Lembaga Keuangan Syariah Pada Masyarakat Desa Honggosoco."

²⁹ Abror et al., "Service Quality, Religiosity, Customer Satisfaction, Customer Engagement and Islamic Bank's Customer Loyalty."

³⁰ Adinugraha, Kadarningsih, and Saputro, "Semiotika Istilah Arab Akad Wadi'ah Yad Al-Damānah Pada Produk Penghimpunan Dana Bank Syariah."

³¹ Mahmud, Sartika, and Adinugraha, "Pendampingan Peningkatan Santripreneur Pada Siswa-Siswi Pondok Pesantren Uswatun Hasanah Sebagai Bekal Menjadi Wirausaha."

³² Adinugraha et al., "Pendampingan Peningkatan Kemampuan Penulisan Artikel Ilmiah Bagi Calon Guru PAI Madrasah Ibtidaiyah di Kabupaten Pekalongan."

- 3) Assistance and training in Arabic terms on Islamic banking products for millennial teenagers as an effort to increase knowledge of Arabic terms on Islamic banking products.³³

The data collection in this service uses a pretest and posttest method to see the results of the understanding of Islamic banking customers and prospective customers on the Arabic terms semiotization experiment of Islamic banking products. The data analysis technique in this service using evaluative/experimental techniques (pretest and posttest) is used to find out how deep the understanding and knowledge of millennial teenagers who incidentally are customers and prospective customers of Islamic banking regarding Islamic bank products that use Arabic terms after being given symbols and modified icon. Evaluation and experimentation apply systematic scientific procedures to assess the design of the service, then present their knowledge of the Arabic terms of Islamic banking products that have been given symbols and icons in order to make evaluation decisions on this service.

Finding of Pretest and Posttest Semiotization of Islamic Bank Collection and Financing Products

The semiotics of Arabic terms on fund raising and Islamic bank financing products carried out using this service method is one of the interesting breakthroughs in the context of the flexibility of millennial youth understanding of Islamic bank products. Based on the experimental analysis that has been carried out on 47 (forty seven) millennial teenagers, the results of the pretest and posttest are as follows:

Table 1. Pretest Results of Semiotization of Islamic Bank Collection and Financing Products

Pretest Results of Semiotization of Islamic Bank Collection & Financing Products		
Understanding Indicator	Correct	Wrong
Operational definition	11	36
Scheme	10	37
Symbol	7	40

Source: processed data, 2021.

³³ Hermawan Adinugraha, "First Aid Assistance For Flood Victims In Pekalongan City."

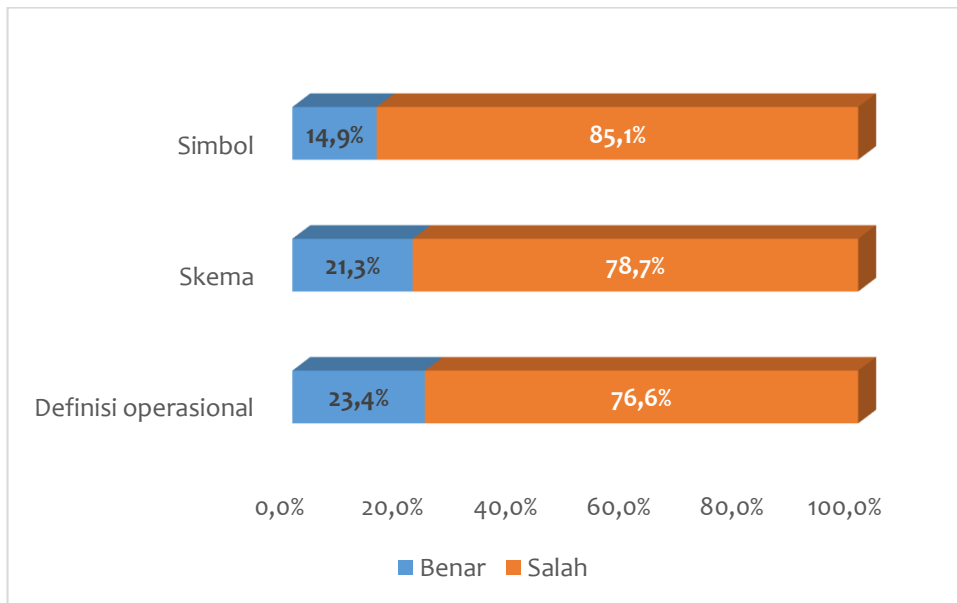


Chart 1. Pretest Results of Semiotization of Islamic Bank Collection & Financing Products

Table 2. Posttest Results of Semiotization of Islamic Bank Collection and Financing Products

Posttest Results of Semiotization of Islamic Bank Collection and Financing Products		
Understanding Indicator	Correct	Wrong
Operational definition	39	8
Scheme	37	10
Symbol	40	7

Source: processed data, 2021.

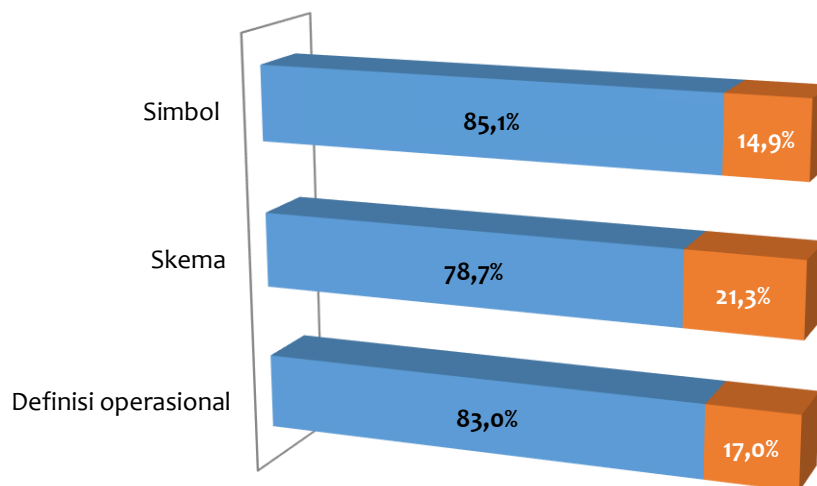


Chart 2. Posttest Results of Semiotization of Islamic Bank Collection and Financing Products

The data above shows that after the service participants were given education, socialization, and assistance on the understanding of Islamic bank fundraising and financing products, understanding of the schemes and symbols of Islamic bank fundraising

and financing products. Then it was found that the ability of the service participants regarding the knowledge of semiotics of Arabic terms for fund-raising and Islamic bank financing products increased. This can be seen from the results of the pretest and posttest that have been processed as shown in tables 1 and 2.

Therefore, the educational role of Islamic banks for the community is very important. This finding is in line with the statement that one of the strategies for developing Islamic banks in Indonesia is to increase promotion and socialization of Islamic bank products through methods that are easily understood by the public effectively.³⁴

Result of Participants Perceptions of an Easy-to-Understand Method

As previously explained, one of the strategies for developing Islamic banks in Indonesia is to increase promotion and socialization of Islamic bank products through methods that are easily understood by the public effectively. The following are the perceptions of service participants about methods that are easy to understand or understand:

Table 3. Perceptions of service participants about methods that are easy to understand

Participants Perception of the Easiest Method		
Method Instrument	Voter	Percentage
Operational definition	7	14,9%
Scheme	13	27,7%
Symbol	27	57,4%

Source: processed data, 2021.

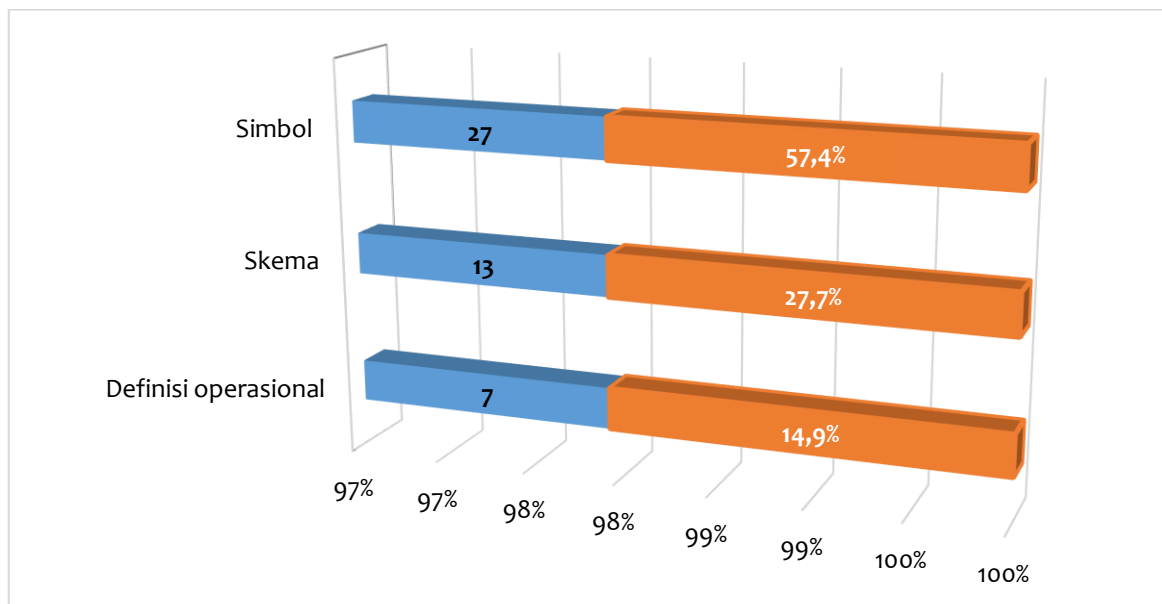


Chart 3. Participants Perception of the Easiest Method

Based on the education, socialization, and mentoring that has been carried out for the 47 millennial teenagers, it can be explained that 27 (57.4%) service participants consider understanding the Arabic term for products raising funds and Islamic bank financing using

³⁴ Hamidi et al., “The Prospects For Islamic Social Banking In Indonesia.”

the symbol method easier, 13 (27.7%) service participants consider the schema method easier, and 7 (14.9%) service participants consider the operational definition method easier.

Educational and socialization models using symbols/icons like this can be imitated to facilitate millennial youth's understanding of Arabic terms in Islamic banking products. This dedication finding showed that semiotics, or the investigation of symbols, forms an important tradition of thought in communication theories.³⁵ The semiotic tradition consists of a set of theories about how signs represent objects, ideas, circumstances, situations, feelings, and conditions outside the signs themselves.³⁶ The investigation of signs not only provided a way of looking at communication, it had a powerful influence on almost all perspectives now applied to communication theory.³⁷

The reason for the service participants considers that understanding the Arabic term contract in Islamic bank funding and financing products using the symbol method is easier is because the symbols are simpler, concise, clear and concise so that they are easy for remembering, because of the symbols people can easily remember and explain. This is in line with Ferdinand de Saussure's theory which states that a sign is something related to colors, signs, objects, and so on,³⁸ that represents something other than itself and states that environmental stimuli become focused through human perceptual efforts.³⁹

Conclusion

Based on the results of this service, it can be concluded that after processing the data to see the results of the understanding of millennial youth on the Arabic term semiotization experiment on product contracts for raising funds and Islamic bank financing, it can be seen that before being given education, socialization, and assistance, their knowledge of operational definitions, schemes and symbols of Islamic bank fund raising and financing product contracts are very low because the highest correct answer only reaches 21%, while after education, socialization, and mentoring, the knowledge of service participants increases significantly with an increase of 85.1%. When an analysis was carried out on what method they considered easy to understand the Arabic terms contained in the product agreement for raising funds and Islamic bank financing, the majority or 27 (57.4%) of the service participants thought that the symbol method was the easiest because the information transformation was simpler, denser and clearer.

³⁵ Ciocoiu et al., "A Conceptual Model for the Imaginary: The Role of Symbols."

³⁶ Yang and Liu, "Computer-Aided Design of Visual Communication Expression with Creativity as the Core."

³⁷ Siebers, "Philosophy as Communication Theory."

³⁸ Hamzah, "Perbandingan Konsep Linguistik Ferdinand De Saussure Dan Abdul Qāhir Al-Jurjānī: Kajian Konseptual."

³⁹ Neilson, "Linguistic Isolation: Ferdinand de Saussure's Linguistic Theory and the Implications for Historiography."

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