

Understanding Sharia Values on Islamic Bank Community in Makassar

Suriyanti^{1*}, Amir², Ajmal As'ad³

^{1*,2,3} Faculty of Economics and Business, Universitas Muslim Indonesia, Indonesia

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Correspondence Email :
suriyanti.mangkona@umi.ac.id

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ABSTRACT

This research aims to how the reality of the existence of Islamic banks in transforming spiritual values (Islamic ethics) both micro (organizational) and macro (wider society) so that there is an internalization of value in the economic activities of the community. From this understanding can be spelled out through the formulation of the problem. This study uses an interview technique of 100 samples where we ask managers and staff who work in Islamic banks to answer several questions and questionnaires that we have created. This study also uses a qualitative approach so that the researcher concludes the results of the interviews that have been conducted in compiling research findings. The results of the study indicate that the Islamic values applied to Islamic banks have not been implemented properly. There are still some conventional values applied to the bank.

ABSTRAK

Penelitian ini bertujuan untuk melihat bagaimana realitas eksistensi bank syariah dalam mentransformasikan nilai-nilai spiritual (etika Islam) baik mikro (organisasi) maupun makro (masyarakat luas) sehingga terjadi internalisasi nilai dalam aktivitas ekonomi masyarakat. Dari pengertian tersebut dapat dijabarkan melalui rumusan masalah. Penelitian ini menggunakan teknik wawancara 100 sampel dimana kami meminta manajer dan staf yang bekerja di bank syariah untuk menjawab beberapa pertanyaan dan kuesioner yang telah kami buat. Penelitian ini juga menggunakan pendekatan kualitatif sehingga peneliti menyimpulkan hasil wawancara yang telah dilakukan dalam menyusun temuan penelitian. Hasil penelitian menunjukkan bahwa nilai-nilai syariah yang diterapkan pada bank syariah belum diterapkan dengan baik. Masih ada beberapa nilai konvensional yang diterapkan pada bank.

INTRODUCTION

The Islamic economic system has a truth and a basic foundation that is different from other economic systems (capitalist, socialist and communist), both ontological, epistemological and axiological. This system is based on the foundation of divine, sharia values. It has ethical axioms that include: tawhid, justice, balance and responsibility. The Islamic paradigm based on religious values is one of the alternative offers that contain a spiritual dimension as stated above, so that the emergence of islamic economic and banking systems in people's lives is an attempt to deconstruct the erosion of spiritual values in the business sphere. Because Islamic economics in banking has an ontological foundation and epistemological foundation that is different from conventional banks.

Anumber of studies that show paradoxical results that actually criticize the inconsistency of Islamic banks in applying the concepts of Islamic fiqh in practice, Which they think is due to: (1)

Muslim societies adopt western culture, (2) Islamic banking practices are many pragmatic, in contrast to islamic ideals that lead to the welfare of the ummah, (3) the influence of secularist-materialist-capitalist economic systems that affect the implementation of more un-Islamic banks, (4) the orientation of sharia supervisory boards is more on the fiqh approach than the substance, (5) the gap in causation of practitioners who understand the western system but is weak sharia, instead sharia experts have little knowledge of real transactions in the world (Muhammad, 2008).

As a system of construction with ontological buildings that are different from the capitalist economic system, Islamic banks have great power and prospects to change existing realities in different forms. This situation will further give hope if individuals who play an important role, in this case are directors and transform it to individuals, namely customers and prospective customers who are outside the territory of Islamic banks. The consequence as an individual that must be realized is that he must be able to free himself and other human beings from the entanglement of conventional economic and bank systems with proportional moral, spiritual, and material values. In this way as triyuwono believed in Muhammad, 2008 that alternative reality is expected to be able to awaken full self-awareness of one's obedience and submission to the creator. Understanding (knowledge) is a grounding foundation for individuals in organizing the socio-economic and Islamic banking system, and with that he can also obtain the condition that economic activity is one of the instruments that can be used as a vehicle for enlightenment of self-awareness, at least regarding the meaning of being human, and what the meaning and ultimate purpose of human life.

The main understanding proposed in this study is how the reality of the existence of Islamic banks in transforming spiritual values (Islamic ethics) both micro (organizational) and macro (wider society) so that there is an internalization of value in the economic activities of the community. From this understanding can be spelled out through the formulation of the problem. The source of rules or laws in Islam in general comes from the Qur'an and Sunnah. The Qur'an as the primary source, and the Sunnah as the secondary source. The Qur'an as the primary source in the rules of sharia is because of the Qur'an kalamullah (word of Allah). Therefore the difference between the epistemology of conventional banks and Islamic banks lies in the referrals used. Conventional banks are reasonable and empirical, so there is no absolute or absolute truth. Whereas in the epistemology of Islamic banks, the science is derived from Allah then studied, deepened, and analyzed through reason and empirical by humans, so that the Qur'an becomes a source of knowledge and truth that is absolute or absolute in the epistemology of Islamic banks.

As-Sunnah itself etymologically (language) its meaning is method, path, custom or custom. While in terms of all that is based on the Prophet both in the form of words (qauli), deeds (fi'li), and decrees (taqrir). The meaning of sunnah in islamic bank epistemology is the meaning in context: words, deeds and taqriri. Sunnah which is qauli is sunnah derived from the words of the Prophet, while the fi'li is the source derived from the deeds of the Prophet (peace be upon him) and sunnah which is taqriri is sunnah in the form of the approval of the Prophet for the deeds done by the Companions. Sunnah which is taqriri is the approval of the Prophet (peace be upon him) for the deeds of the companions. Thus if sorted, then the source of law in the epistemology of Islamic banks starts from the Qur'an, the Sunnah of the Prophet (peace be upon him) which is Qauli, Fi'li and Taqriri.

Although sharia can be narrowly interpreted with law, sharia is not entirely synonymous with the inclusion of law. For if it is said that the law can be derived from *ijtihad*, then the Shari'ah cannot be at all sourced from *ijtihad*. Sharia is entirely derived from Allah SWT as the creator of Shariah. This is where there is a difference in understanding between sharia and law.

Value is not only an abstract term that is difficult to measure, but also a generic term that can be interpreted from a variety of different points of view. Because of its abstract and generic nature, so the formulation of value meaning is very varied. Some scientists view value as closely related to the study of culture in organizational behavior. Values in an organization, especially business organizations (companies) become a reflection / reference of the organization concerned and become a common property in a group or member of that organization. Value is a belief that occurs in psychological areas that occupy the highest position among other regions such as desires, motives, attitudes, desires and needs. Kuperman in Muhammad (2008) understood value as a normative reference of human behavior, including in organizations, he viewed value as a normative benchmark for one's behavior. He said that. "Value is a benchmark that influences people in making their choices between alternative means of action. The values and beliefs that develop in an organization are the basis of the existence of an organizational culture. These values play an important role in influencing an individual's ethical behavior in an organization."

So value becomes the point of departure of an organization in determining the choices and ways of action of the community involved in an organization in achieving a goal. In an object (target) of an organization there are certain values. Because there is value in an object so that an organization establishes a strategy to achieve it. Values as subject elements and facts as object elements have a close relationship and are difficult to separate. Values always hide behind the facts. An event, an atmosphere or reflecting on an event there are hidden values.

The values that settle in a society are also largely determined by the traditions and ideologies that prevail in society, which will further reflect the real mindset and behavior in a society. The action that has been realized is real and its consequences and never escapes from the shadow of the values embraced by the perpetrator. Different values will reflect different outcomes. Values include the basic beliefs associated with human frequency in making choices, how they act with regard to outcomes and ways of making them happen. In the process of achieving that goal comes the mind to consider what should be done (right) and should be left (not good / not right). At least that substance can be obtained from the meaning of the proposed value (Robbins, 1991).

Economic and business ethical behavior in Islam is rooted in the source of authentic value in Islam, Namely Allah SWT as collified in the Qur'an and Sunnah of the Prophet. More than one-fifth of the verses contained in the Qur'an speak of ethics. This indicates the magnitude of Islam's attention to economic and business issues. Economics and business are worldly territory that cannot be viewed as a stand-alone entity, independent of religious ethical values. Islam aside as a religion that regulates human relationship with Allah (worship). Islam also provides a spirit of value awareness that animates all human activities. Islam gives people the authority to set the standardization of their lives within clear limits, especially when it comes to world affairs. This understanding can be based on a statement of the Prophet which states "*Antum A'lamu bi usaiddun yakum*" you know better about the affairs of your world".

In the context of ethical values, Islam also recognizes that values are sourced from two different sources, namely divine values and human values. The value derived from divine values is the value conveyed by Allah to His Messenger in the form of: taqwa, faith, ihsan, just, honest and so on, which is enshrined in scripture or revelation, which is explained through religion. The value is static and the truth is absolute. Furthermore, divine values will not change even though human life undergoes dynamics and development in a sustainable and continuous manner. Man's desire and desire to change these values according to his wishes will not eliminate the essence of the values in question. That is, although man's economic actions and behavior are contrary to divine values, the configuration of those values remains in essence, subjected to no reduction and no effect at all on God's omnipotence and omnipotence.

RESEARCH METHOD

The population referred to in this study is all customers who save at Islamic banks in Makassar, the number of which is not known with certainty, then used samples that can represent the population. The sample in this study was part of the population. As stated earlier that the population is not known with certainty, the sample is used. As for the method of sampling, using the accidental sampling method, which is sampling on a need basis, meaning that the researcher accidentally meets with the customer anywhere, anytime, then the researcher gives a quisionare as well as conducting an interview that numbers 100 people.

After the data / information is collected through three methods of data collection. The next step is analysis. The analysis used is as follows:

Qualitative Analysis, this analysis is used to decipher, *interpret (interpret)* the data in the form of a narrative or description. The implementation of data analysis in this research starts from the process of arranging the sequence of data, and organizing it according to the focus of the research. This step is very important because analysis is at the heart of qualitative research.

Quantitative Analysis, this analysis is used to present the data poured in the form of a fercurence distribution table. Each respondent's answers are tabulated sorted each answer, then summed to find out the presentation of each category of answers.

RESULT AND DISCUSSION

Understanding the existence of Islamic banks that are the site (area / area of findings) this research can not be separated from the socio-historical context, because an organization - business institutions always have a history. Because understanding an organization - institutions, apatalagi institutions such as Islamic banks without knowing the ins and outs of its history becomes a mainstay. Actually in the 1940s there has been a theoretical concept of Islamic banks, but it has not been realized because in addition to the conditions at that time was not possible, there was also no convincing thought about the Islamic Bank. But collectively, the idea itself is an Islamic Bank at the International level, appeared at the conference of world Islamic countries in Kualalumpur Malaysia on April 21 to 27, 1969 which was attended by 19 participating countries (Warkum Sumitro, 2004).

The establishment of the Islamic Development Bank (IDB) in 1975 was sponsored by countries belonging to islamic conference organizations that have motivated many Islamic countries to establish Islamic financial institutions. Indonesia, which is mostly Muslim, makes it the world's largest market for Islamic banking. The large Muslim population provides considerable space for

the development of Islamic banks in Indonesia. In 1990 a more specialized initiative to establish an Islamic bank in Indonesia was only carried out in depth. The Indonesian Ulema Council (MUI) held a Bank Interest and Banking workshop in Cisarua Bogor, West Java on August 18 -20, 1990. This workshop resulted in the establishment of a working group to establish an Islamic Bank in Indonesia based on Munas IV MUI. And this working group is known as the MUI Banking Team, tasked with approaching and consulting with all relevant parties. And the work of the MUI Banking Team succeeded in establishing Bank Muamalah Indonesia (BMI).

The development of Islamic banks in the country, cannot be separated from two different contexts. The first context; It deals with the development of a global economic situation that reflects a crisis of values. The second context; as an attempt to concretely realize the messages of the Qur'an that are general in the field of economics. During this time the messages of the Qur'an and Sunnah were only understood in the order of concept not in practical order. Therefore, Islamic banks are an effort to institutionalization of Islamic values in the economic fields practically. To understand in more detail the history of the emergence of Islamic banks that are the site of this research need to be presented separately a general picture of its existence. The Islamic bank referred to here is PT. Bank Muamalat Makassar Branch and Bank Sulselbar Syariah Makassar.

Understanding of Sharia Values

In accordance with the focus of the research problem will be presented with research findings data related to the understanding of the Islamic bank community on Islamic values. The three sharia values proposed in this study are the value of Tawhid, the value of Justice and the value of Honesty.

Tawhid Value

Tawhid as is commonly understood by the Muslim community is the oneness of God. Tawhid in this context is expected to be excavated from the perspective of the Islamic bank community (customers and managers). So that it can be formulated understanding that is used as a basis in formulating Tawhid, Justice and Honesty. The following is stated the understanding of some customers, managers of Islamic banks.

Bank customer Muamalat Safaruddin stated that Tawhid is: "The basic teaching in Islam is the belief and belief of every Muslim about the oneness of Allah, it is not valid for one's faith if it is not based on this Tawhid. Therefore all activities carried out must be based on the teachings of Tawhid, namely Allah SWT., The Almighty God, almighty over all" (note, September 10, 2020). In line with the statement above the Secretary of the Ulema Council of Makassar city, who is also a customer of Bank Sulselbar Syariah stated that Tawhid is: "Trust in the one God. As the word Tawhid comes from the Arabic "Ahad - Wahada" which means one. Muslims understand that Tawhid is believing in the one God. There are two terms that are related to the word, namely: faith and aqidah. Both Tawhid, Faith and Aqidah are all beliefs that animate all aspects of human life."

Tawhid, faith, aqidah are not only understood in relation to the oneness of God, but must be used as a basis and motivation in life activities, including in economic and business aspects and even the existence of Islamic banks is an explanation of the meaning of tawhid, faith and aqidah, because in the activities of Islamic banks begins with transaction aqad to the achievement of results, all are cheered with tawhid. The consequences of understanding Tawhid will give awareness to

every Muslim that basically what is done (in this case the activities of the bank) is the trust (titipan) of Allah that must be accounted for in the future. Man only has the thing of managing the trust that belongs to Allah SWT, which is entrusted to man.

However, it should also be realized that not all Muslims have the same understanding of the substance of Tawhid. Some Muslims understand, Tawhid only in the context of worship - worshipping Allah, or only centered on understanding the Pillars of Islam in which it is depicted: prayer, fasting, zakat and Hajj. Understanding Muslims like this, not wrong, it's just too narrow, so it appears as if the teachings of Islam only concern the Pillars of Islam, other activities, such as economics and business are not related to Tawhid. Similarly, the perception of some Muslims who equate Islamic banks with conventional banks.

Indeed, when viewed from certain sides, there is no difference but when viewed from the values practiced then Islamic banks must be different from conventional banks the rules practiced in Islamic banks are rules derived from Islamic laws namely the Qur'an and hadith, whose Sharia values not only meet material needs, but also related to the values of Faith and Tawhid, so that the orientation is the orientation of the world and the hereafter. That is why God gives man the opportunity to meet material needs and not forget the afterlife. The Qur'an provides this condition as stated in the Qur'an surah Al-Qashash verse 77 which reads as follows: "And seek (reward) for your hereafter with what Allah has bestowed upon you but do not forget your life on earth, and do good (to others) as Allah has done good to you and do not do harm on earth. Allah does not like those who do trouble."

The teachings of Tawhid in Islam are very comprehensive only that most Muslims understand it within narrow boundaries, namely ritual relationship with Allah alone. This understanding resulted in such comprehensive Islamic teachings losing meaning and relevance to the broader context of life including economic (bank-sharia) issues. When traced the existence of Islamic banks as stated earlier 2 (two) muamalat banks with Islamic Bank Sulsel is considered very important and strategic to provide a minimal understanding of Tawhid in economic aspects, including banking problems.

The implications of the limitations and lack of understanding of Muslims, causing some Muslims to view sharia economic institutions are no different from conventional economic institutions. This view, understanding that the bank as a financial institution that pursues profit (profit), and does not understand that behind such perceptions there are elements beyond the material profits applied in the activities of Islamic banks, namely the values of Tawhid. It is undeniable that the real condition of Muslims today has been contaminated by the mirage of the world in the form of material profits promised by conventional banks, so Muslims are increasingly interested in storing money in conventional banks. On the other hand, not all Muslims have such views and tendencies. There are some Muslims who are aware of responding to Islamic banks because of factors, beliefs in Sharia values, namely the values of Tawhid customers who can thus be categorized as spiritual customers, namely customers who always put forward their religious emotions loyal to sharia principles and values applied to Islamic banks. Understanding the value of Tawhid by the customer is awareness and responsibility for all activities towards Allah SWT, so that customers who have understanding and awareness of Tawhid will behave trust in the management of financing capital they receive from Islamic banks. Similarly, customers who

understand but are not aware of the responsibility to Allah SWT, and usually they behave insecurely.

The picture (real condition) of the Islamic bank community against the value of Tawhid, can be grouped based on the level of awareness and understanding, namely: Having awareness and understanding tends to be more trustworthy and Lacking awareness and understanding tends to be insecure.

Value of Justice

To find out the community's understanding of justice, the following description will begin with perspective with the supervisor of Bank Sulsebar Syariah. As a starting point, the exposure will begin with the excerpt of the researcher's interview with the Supervisory Board of Bank Sulsebar Syariah Dr. Muchlis Sufri, who stated that: "... The existence of Sharia Bank is present to carry out fatwa (mandate) of the Sharia Council Supervisor, which is philosophically illustrated on three pillars (basic): Pillars of Tawhid (faith), Justice and Honesty. The pillars of Tawhid are based on Allah SWT. The pillar of justice boils down to the sharing of profit outcomes that can function socially and economically. The pillar of honesty boils down to transparency-openness between customers, society and banking" Justice is a sharia value applied in the practice of Islamic banks. This value even becomes an inherent character and distinguishes between Islamic banks and conventional banks.

One of the most popular notions of justice as proposed by M. Quraish Shihab is to put things in their place. Fair in this sense does not mean that one obtains exactly the same things that others get whether their size, size, type or number, but fair is that one has the same opportunity to get what should be rightfully theirs. Justice is related to the bank's operational mechanism that puts *Shahib Al-Mal* with *Mudharib* in a balanced position through profit sharing between the bank and the customer, which is equally enjoying fair results, because when the bank gets higher profits, then the customer also gets high returns, or when the customer's business gets a high profit, then the bank also gets a high profit. Likewise, if the business of bank customers decreases, then the bank also gets a small profit. Justice in Islam is the link and derivative of the value of Tawhid. Tawhid and justice both have a very close relationship. Justice is an important value needed by humans in various aspects of life, therefore, it is considered strange if humans who have different ideological foundations (Tawhid) even add justice, because justice is a universal value that belongs to everyone. Attention to justice is not only found in Islamic banks, but has become a concern and global issues, both in the economic, social and political order.

The emphasis of the meaning of justice in the above perspective is on the equality of opportunities to obtain its rights. This understanding puts everyone in the same position to achieve what they are entitled to. The right referred to in this regard is an economic right. This understanding can be attributed to the context of economic development so far that has placed a group of people who are the majority unable to enjoy their rights as they should, because human-constructed justice does not give satisfaction to all because it is full of bias. In economic and banking practice, for example, injustice arises to the surface, as in the case of money flowering. Therefore Islamic banks as an alternative to injustice, because justice in Islamic banks always goes hand in hand with transparency. Both concepts can be interpreted as an effort by Islamic banks to realize a

social reality that is spiritually charged and humanist, considering the spiritual aspect becomes a unified dimension in humans, which is why when this is asked to Islamic bank customers they give the following statement: "Justice in the teachings of religion (Islam), is one of the core and teachings of Islam, itself. Therefore every Muslim must apply it in aspects of life including when managing Islamic banks. Moreover, Islamic banks use a profit-sharing system that in its distribution must be fair. And fair here does not absolutely have to be the same in terms of numbers, but proportionate, that is, all must feel."

Based on the above view, justice does not mean that everyone gets equal rights. But justice is more appropriate when it is said to be a common opportunity, comparison and balance in rights, as stated by Abul A'la-Maududi that the concept of justice contains two elements, namely: (1) a form of balance and comparison should be realized between those who have rights; (2) One's rights should be surrendered and given carefully. Similarly Siddiqi argued that what justice requires is balance and comparison rather than inequality. Such a concept of justice can be formulated in the perspective of the Islamic bank community, a concept that is implementatively different from that understood in the modern economic concept. Justice, understood in modern socioeconomic life, is a human formulation that ignores the equality of rights and opportunities for everyone. Therefore justice is born of the formulation of human thought. It is only natural that the concept is incapable of sufficient human beings as a whole because justice is forever rooted in differences in interests.

Value of Honesty

In Arabic honesty (truth) is known as "*Ash Shidqu*" or *Siddiq*, which has real meaning or telling the truth. The meaning of honesty is a form of conformity between speech and deeds or between information and reality, furthermore honesty means being free from cheating, following the rules and sincerity of the heart. *Siddiq* (honest) is a virtue of goodness that has a broad dimension because it covers all aspects of Islam. This is illustrated in the Word of God in Sura Al-Baqarah: 177) which reads: "Is not it that facing your face to the east and west is a virtue. But surely the virtue is believing in Allah, days later, angels, the books of the Prophets and giving the treasures he loves to his relatives, orphans, the poor, the musyafir who need help and those who ask, and free the servants of sahaya, establish prayers, fulfill zakat and those who keep their promises when he promises and those who are patient in opportunity, suffering and in war. They are the true believers, that is Siddiq-honest, and they are the believers."

This verse describes the dimensions covered by Siddiq, namely "faith, infighting the treasures he loves, establishing prayers, fulfilling zakat, keeping promises, being patient in every difficulty and others. Therefore, in other verses Allah almighty, commanded to always be with the Siddiqins." Those who believe trust in Allah and you should be with the righteous" (Q.S. At-Taubah: 119).

The Prophet said, "Be honest, because honesty will lead people to goodness and kindness shows the way of piety". If the three values are formulated based on the results of the count (percentage), then the results are based on responses (assessments) from respondents of the Islamic bank community as follows:

Table 1. Assessment (Response) of Sharia Bank Community Respondents to the Value of Tawhid in Makassar Sharia Bank in 2020

No.	Respondent Responses	Frequency (People)	Percentage (%)
1.	Very Confident	48	85,71
2.	Less Sure	8	14,29
Total		56	100

Source: Primary Data, 2020.

Table 2. Assessment (Response) of Sharia Bank Community Respondents to the Value of Justice at Bank Syariah Makassar, 2020.

No.	Respondent Responses	Frequency (People)	Percentage (%)
1.	Very Fair	41	73,21
2.	Less Fair	15	26,79
Total		56	100

Source: Primary Data, 2020.

Table 3. Assessment (Response) of Sharia Bank Community Respondents to the Value of Honesty in Makassar Sharia Bank, 2020.

No.	Respondent Responses	Frequency (People)	Percentage (%)
1.	Very honest	33	69,64
2.	Honest Chasm	17	30,36
Total		56	100

Source: Primary Data, 2020.

As an organization based on islamic symbols (sharia). It is certain that the organizational culture of Islamic banks, is different from the culture of conventional bank organizations. From the results of observations and interviews showed that the internal environment of Islamic banks, which in this case is Bank Muamalah, both customers and managers, established communication that shows harmony and honesty. This is where the urgency of the idea of morality and religious commitment is in understanding a reality. That honesty is an absolute that must be upheld by both parties, namely: customers and managers. As presented by one of the customers as follows: (Safaruddin). "As a customer, I have been honest in carrying out the mission of Bank Muamalah, because this bank (bank muamalah) is a bank managed with an Islamic system, in transactions both parties must be honest with each other, because honestly it leads to blessings, that is what distinguishes it from other banks (conventional banks).

The above narrative shows that honesty is highly recommended for every Muslim, which in this context is: managers, and customers. Furthermore, the customer judged that the honesty of each customer (individual) means to have modeled one of the prophet's *traits* "Ash Shiddiq" which means: honest and true. Therefore Muslims should be honest, meaning that according to speech and deeds, that is the nature of honesty.

In line with the opinions and speeches above other customers in this case: H. Masykur Yusuf who is also the Secretary of MUI Makassar City, said that: "Honesty is the foundation in business activities, including in Islamic banking, if honesty is put forward, then all will be good, because

everyone (Islam) must like the name honest". Based on the exposure of data on understanding the value of honesty of sharia customers, the following are stated a number of formulations about the value of honesty (*Ash-Shiddiq*), fairness and the value of Tawhid as follows: 1) Tawhid is faith in Allah SWT which also describes the relationship between man and God, 2) Tawhid is the central teaching of Islam, a Muslim's belief and belief in the oneness of Allah. It is not lawful for a person's faith if it is not based on Tawhid, 3) Tawhid is a daar in conducting economic transactions carried out by everyone, but every Muslim always supervises economic actions and behavior, ranging from processes, aqad, management, to the utilization of the results obtained, 4) Justice is fulfilling rights and obligations, namely equality of opportunity to get their rights which in this al is an economic right, 5) Justice is not absolutely the same in terms of numbers, but proforsional, that is, all must feel, 6) Honesty is the difference between speech and deeds and 7) Honesty (*Ash-Shiddiq*) is the foundation of Islamic teachings, especially when conducting business activities.

Internalization (Living) Sharia values: Tawhid, Justice and Honesty in individual Sharia bank customers

Since the presence of Islamic banks in the midst of society, which is driven by Muamalat bank with symbols of Islamic values, but that does not mean that Muslims have the same view of the institution. Some are of the view that Islamic banks are the same as conventional banks and some are hesitant. And some already believe in being a sharia-run institution. Recognizing the importance of Islamic values in the economic and banking dimensions, also the importance of transforming these values in the form of internalization (imagination) of values that lead individuals (customers) to changes in views, attitudes and actions in economic activities to be in accordance with Sharia values. In reality, the general public's understanding of Islamic values that are the vision of Islamic banks is still low.

However, by realizing the importance of Islamic values in the economic and banking dimension, so that externally islamic bank managers socialize to the community (customers). The final target of socialization is expected to be a response from the community in the form of internalization of values that lead them to changes in views, attitudes and actions in economic aspects to be in accordance with and in line with sharia values. There is the same commitment attached to customers who are members of Islamic banks. The commitment is the only view of Islamic values in economic aspects and Islamic banks, so it is illustrated from them to understand Islamic banks in terms of differences with conventional banks, especially from aspects: Tawhid, justice and honesty. In general, they become customers at Islamic banks because they believe in sharia concepts in practice. Such a customer reflects the spiritual view of the customer, who believes that any activity that is done, cannot be separated from accountability to Allah SWT.

This kind of delusion cannot be separated or is a religious instinct that is already based on the values of Tawhid, justice and honesty. Therefore, if Islamic banks are present to present economic practices based on Islamic values, then there is no reason not to use them. The following is an informant's story that reflects the experience and feelings when becoming a customer. "If I compare Islamic banks with other banks (conventional banks) it seems like I feel satisfaction and calmness. Here (Islamic bank heard the nuances of religion and touched into the heart. This is where the consciousness and awareness of the values of Sharia is born." This kind of understanding and

perception is ingrained in customers that economic activity is inseparable from religious values, and there is no reason for every Muslim not to take advantage of it. Customers in this study (research) are not empty of understanding values, but have in addition to understanding, also understanding the value of Sharia. And the most important thing in the imagination is that any activity, carried out, including in economic activities, cannot be separated from being accountable to Allah SWT.

Therefore, the process of internalization (imagination) of the value of Islamic individuals (customers) of Islamic banks can be seen in several things as follows: (1) Internalization (perception) of Shariah values in economic aspects is reflected in changes: attitudes, views, actions and behavior in economic activities (Islamic Banking) and (2) The process of customer imagination stems from the existence of religious instincts (religious fitrah) that have existed in the customer, but the power that supports awareness, value is not supported by the environment. But with the emergence of Islamic banking is the right moment for the process of internalization (imagination), namely the perception of values: Tawhid, justice and honesty.

Impact of Understanding and Living Sharia Values (Tawhid, Justice and Honesty) on the Islamic Bank Community

Islam is a complete *way of life* for human life in this world and the hereafter. All the activities of the world become a medium for the afterlife. In economic life with its various instruments, depending on the strong knowledge of its adherents to the existence of Islamic banks and a correct understanding of the concept of Islamic economic system, as well as a preference for Islamic banking, religious motivation should be the main foundation in forming customer interaction with the financial institution.

As the economic crisis comes on and on, haunting human life in many countries, one crisis is not yet over, connected to the global financial crisis. Understanding and awareness of the dangers of *riba* in the banking system is also deepening, then humanity began to look for alternatives in organizing a better financial system, which leads more to the values of Tawhid, the value of justice and the value of honesty, at least that is the concern of most Muslim communities in the universe. Public acceptance of Islamic banking from year to year is getting better, this is characterized by increasing understanding and public awareness to involve themselves in utilizing Islamic banks. Because this Islamic bank conducts its activities based on sharia principles and values whose main foundation is value: Tawhid, justice and honesty. The combination of these three values that has an impact on the imagination of the community (customer) to take advantage of Islamic banks, as described by safaruddin customers below: "I became a customer at the Islamic bank (Bank Muamalah) it is none other than me: in addition to being a Muslim, also because I have to play a role in utilizing this Islamic bank, it is because of my awareness and perception of religious teachings (Islam) especially related to the teachings of Tawhid, justice and honesty. And these three principles are the basis of the operation of Islamic banks"

Some of the customers who were successfully interviewed included H. Maskur, Ahmad, Bambang, Yunus expressed their goal of saving at Islamic banks, for example Junus clearly said that: "I save in Islamic banks so that my money is safe and that I do because of my awareness. Although at first between Islamic banks and conventional sums in my opinion the same. But

because as a Muslim the presence of Islamic banks, then we must be customers." There are two important things from the underlying exposure of decisions behind the reasons customers save at Islamic banks; First, it's because their money is safe. Saving in an Islamic bank automatically money will be safe, which is safe because it is not spent on things that are likely to happen wasteful behavior. Second, saving because of awareness involves religious values as an intangible aspect; Because humans not only meet physical needs, but non-physical needs (spiritual needs). This is the source of awareness so that it has an influence to save in Islamic banks. The same thing was said by Ahmad's customers. "As a Muslim, saving in an Islamic bank is a must. We must invite Muslims to save in Islamic Banks, because saving in Islamic banks is a religious order then we must build religious awareness through saving in Islamic banks. I save because of the awareness that can affect myself and society."

The above regulations are clear that the understanding of values and influences exerted leads to self-awareness in the behavior of saving in Islamic banks, namely the involvement of the values of Tawhid, justice and honesty. This religious value becomes a top priority in considering saving behavior. Because without this kind of value awareness the community (customer) will not consider the aspect of self-benefit and human in general. In line with the above speech, Bambang raised about the implications of the value of Tawhid, justice and honesty of saving behavior. He said that: as a Muslim the foundation of life is Tawhid, all human activities are based on tawhid. The influence of tawhid, teaches humans to uphold justice, including economic justice. From this also embedded the value of honesty. Islamic banking managers promote honesty. Similarly, customers are required to always put forward honesty. This influence is reflected in economic behavior and saving behavior.

The influence of tawhid, the influence of fairness and the influence of honesty become one of the core teachings of Islam, the teachings of Islamic economics, including in terms of Islamic banking, this teaching has educational value both morally, and socially and economically. This value is very, necessary considering humans as theomorphic beings (bertauhid creatures) as well as social beings, who establish relationships through mechanisms: *Hablulminallah*, *Wahablulminannas* (relationship with Allah and relationship with man). The relationship with God, boils down to the teachings of Tawhid, and the relationship with fellow human beings boils down to justice and honesty implemented through economic and banking activities.

Based on the exposure of the research data above, the following research findings can be stated: (1) Impact (influence) of values: Tawhid, justice and honesty of the Islamic bank community, directing individuals (communities) to save at Islamic banks. The community (customers) are more encouraged to save because of consideration of religious values which in this case are the values of Tawhid, justice and honesty, (2) The impact (influence) of tawhid values, fairness and honesty provides understanding and awareness of the community (customer) to the dangers of *riba* in the conventional banking system so that the community (customers) prefer to save at an interest-free Islamic bank (*riba*) and (3) The impact (influence) of Tawhid values, justice and honesty on the Islamic bank community. In addition to the community (customer) the money is safe when on the tube, also because it participates in the utilization of Islamic banks.

CONCLUSION

Based on the results of the analysis of the understanding of the Islamic bank community about Tawhid, it was found that several formulations of meaning, namely belief about the oneness of God, Tawhid can mean Faith, Aqidah as a human bond with God. And another meaning is the attitude and behavior of human responsibility for the mandate and duty as caliph in managing nature as an economic resource to realize the benefit of mankind. While the understanding of commitment to the value of justice is the equality of human opportunities (customers) to obtain economic rights according to ability. Therefore, fairness does not have to be the equality of results, because everyone has different abilities that have an influence on the difference in results obtained. The understanding of honesty is the conformity between speech and deeds where both are the foundation of Islamic teachings. Internalization (perception) of Islamic values of the Islamic bank community is illustrated by changes in attitudes, views, actions and behavior in economic activities (Islamic banking). This internalization is sourced from within (Religious Fitrah) which is influenced by the presence of Islamic banks. The implication (impact) of understanding and imagining Islamic values to the Islamic bank community is that there is an awareness to save in Islamic banks, avoid the dangers of Riba (interest), save (save money) in sharia safer and also participate (participate) in the utilization of Islamic banks.

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