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Implementation Of Financing System at PT. BSI KCP Unismuh In Makassar

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Abstract

The type of research conducted in this research is descriptive research with a qualitative approach. This type of descriptive research is research that tries to present facts objectively according to the conditions found when conducting research. The location of this research was carried out in the city of Makassar, precisely at PT. Indonesian Islamic Bank KCP Muhammadiyah University Makassar. The process in this research is starting from outlining, collecting, managing and analyzing data that is able to describe how the mechanism of the financing system at PT. Indonesian Islamic Bank KCP Unismuh in Makassar. From the results of the research conducted, it is concluded that for each financing product at BSI KCP UNISMUH Makassar before being offered to the customer, it has gone through screening and supervision by the sharia supervisory board and has been confirmed to be in accordance with Islamic sharia. The financing referred to here is the financing of Mutiguna, pension, OTO, Griya, Pawn Gold, and Installment Gold. From the informants, it was found that the mechanism used by BSI KCP UNISMUH Makassar was in accordance with theory and practice

1. INTRODUCTION

The advancement of wealth assets is one of the principles of sharia to Islamic economic milestone and play a role in stimulating trade mobility. Trade is In the book of Al-Umm, Imam Syafi'I emphasizes that "the law of every transaction is permissible (permissible)" (Ahmad Nahrawi Abdussalam al-Indunisi, 2008:258). Riba and interest are haram because they are obtained through usury, but haram because they are obtained without effort or effort. Riva is tyrannical, more exploited, and Islam forbids all forms of heinous acts and endeavors. (Al-Zuhaili and Wahbah 2011:104).

Islamic banks are a financial organization capable of accelerating economic mechanisms in the real sector through buying and selling or investing and providing deposit services to the public or customers (Adi warman Karim, 2007:30) . To use To avoid the practice of usury which is prohibited by Allah SWT , in Indonesia a sharia bank was established which was named Bank Syariah

Based on the Republic of Indonesia Law No. 10 of 1998 , specifically on November 10, 1998 regarding banking, namely a bank is an agency that collects funds from the public in the form of savings and distributes them to the public in the form of loans and other forms. For many people's standard of living is better. (Kashmi r ,2011:25).

To make people want to save in Islamic banks, banks offer incentives to customers in the form of rewards. Rewards can be in the form of gifts, profit sharing, gifts, and others. Because the bank I'm talking about here is a non-traditional Islamic bank . The higher the prize, the more people are interested in saving. Banks receive funds from the public in the form of deposits and then return these funds to the public in the form of funds or loans.

main advantage of this Islamic banking business is profit sharing, the contract is made at the beginning of the agreement between the bank and the customer, and the allowance for profit and loss on financing is shared. if both parties

agree to the agreement. The advantage that banks get from providing this money is the burden of raising funds, and Islamic law requires the lender to pay for the borrower 's operational costs in addition to the main loan , such as security fees . We accept such burdens if requested. Service, rental, safe use, billing and billing. (Al-Zuhaili and Wahbah , 2011:103).

Musyarakah financing system used by HMYamin Medan at the head office of Bank Sumut Syariah is fully in accordance with the fatwa law of the National Sharia Council (DSN) and Islamic Sharia because funding is from Musyarakah. conclude that you haven't. The system, its implementation, is not in accordance with the Fatwa of the National Sharia Council (DSN). Same, (2) Deliberations are also not managed properly subject to Contracts, (3) Operational costs are only charged to members (customers), (4) In the event of a dispute, the decision is not deliberation, After that, there is a guarantee/budget of the Bank 's head office North Sumatra Sharia taken by HMYamin Medan, and (5) collateral (collateral). used by the parties and the bank agrees to the contract .

Based on this description, research related to financing in Islamic banks finds that financing in Islamic banking is not dominated by mudharabah financing with the concept of profit sharing, but is more dominated by murabahah financing. With the existence of loan products in the sharia banking business, customer funds entrusted to sharia banks to be stored and managed properly can run smoothly according to the wishes and expectations of customers who want to share the profits from sharia banks. Therefore, financing is very important. Therefore, the authors are interested in identifying these matters more deeply regarding the Implementation of the Financing System at PT. Bank Syariah Indonesia KCP Unismuh in Makassar.

2. LITERATURE REVIEW

2.1 Definition of Islamic Bank

Banks are part of the financial system, which plays a role in contributing to the economic development of a country. From the previous understanding, it can be concluded that the notion of a bank is a financial entity under the auspices of the Law of a State with legal force, so that banks are required to obey and follow established procedures (Prasanjaya and Ramantha 2013: 232).

According to (Revelation, 2016: 20) Bank has a strategic role in the national economy . Banks play a role in collecting public funds as intermediaries. use , finance activity, investation, and serve fulfillment center and traffic from to payment. In addition to carrying out the plan second, banks, as well as the role of the media, delivered to the public Monetary Policy (Government).

Bank funds used as operating capital in these business activities can be sourced from (Iska, 2012: 253):

a.Own Fund (First Party Fund)

The funds themselves are funds that come from their holders, bank shares , or bank owners. On a bank's balance sheet, funds are recorded in equity units and liabilities are recorded as liabilities. The fund itself consists of several units. Investment capital, reserves and retained earnings *(retained earnings)* .

A bank is an organization that collects funds from residents or performs a financial intermediary function, especially in the form of finance. There are two types of banking operating systems in the Indonesian banking system : traditional banks and Islamic banks. UU no. 2008 concerning Islamic Banking . 21. Sharia Bank is a bank that conducts commercial activities according to Sharia principles or Islamic law regulated by the Fatwa of the Indonesian Ulema Council , such as the

principles of justice and balance (adl wa tawazun), (maslahah), and universalism. (Naturalism).) and does not include garar, maysir, usury, injustice and haram objects . In addition, the Sharia Banking Law also mandates that Islamic banks carry out social functions by performing functions such as baitul mal institutions, namely receiving funds from zakat, infaq, alms, grants, or other social funds and distributing them to waqf managers. nazhir) according to the will of the waqf giver (Adrianto and Firmansyah, 2019: 23).

Broadly speaking, Islamic banks are banks or financial organizations which in their activities, both in raising funds and in the context of distributing funds, provide and impose rewards on the basis of sharia principles (Indonesia, 2013). Whereas in Islamic encyclopedias, what is meant by Islamic banks are financial organizations whose main activities are providing loans and services in the field of payment traffic and money circulation by operating in accordance with Islamic Sharia principles (Mimami and Wigati , 2014: 30) .

Islamic banks or what are called Islamic banks have an operating method that does not depend on interest. An Islamic bank or can be called an interest-free bank, can be said as a financial organization whose operations and products are developed based on the Qur'an and the Hadith of the Prophet SAW (Wahyu, 2016: 23).

Islamic banks have an operating system that is different from traditional banks. Islamic banks provide interest-free services to their customers. The operating system of Islamic banks prohibits the withdrawal of interest in any form of transactions. Islamic banks do not know what is called an interest rate system with an interest rate system, whether the interest earned by borrowing customers is money or interest paid to Islamic bank depositors . (Adrianto and Firmansyah , 2019: 27).

3. RESEARCH METHODS

3.1 Technical Data Analysis

Analytical technique used is a qualitative method. This is because the data obtained in this study are in the form of descriptions and descriptions because they are data obtained from interviews with researchers at PT. Indonesian Islamic Bank KCP Muhammadiyah University Makassar.

According to Miles et al (2014) the following three steps make it easier to analyze and process research data:

a. Data reduction

Data reduction needs to be done to determine which data are relevant to the research being conducted. Reduce or reducing data means generalizing, choosing what is important, focusing on what is important, and looking for topics and patterns. Thus , cropped data presents a clearer picture and makes it easier for researchers to collect and retrieve data according to the wishes of the researcher.

b. Data Presentation

Presentation of data can be carried out in the form of a brief description. In this study the data is presented where the researcher describes, describes and explains the data in the form of descriptive text .

c. Draw a conclusion

The third step is an activity to draw conclusions and carry out validation. The first conclusions drawn are still tentative and subject to change unless conclusive evidence is obtained to support the next step in collecting data . However, if the conclusions drawn in the first place are supported by reliable and consistent evidence , then the conclusions drawn by the researcher should return to the field for further investigation. conducting data collection is a credible conclusion.

4. RESULTS AND DISCUSSION

Banks are basically an organization that collects funds from residents or performs a financial intermediary function, especially in the form of finance . There are two types of banking operating systems in the Indonesian banking system : traditional banks and Islamic banks. UU no. 2008 concerning Islamic Banking . Sharia Banks are banks that operate based on Sharia principles or Islamic law regulated by the Fatwa of the Indonesian Ulema Council, including the principles of justice and balance (adl wa tawazun), (maslahah), and universality. (Naturalism). It also does not include display items, macer, usury, injustice or illicit goods. In addition, the Sharia Banking Law also regulates Islamic banks to carry out social functions by performing functions such as Biturmal Institutions. Waqf encoder as needed (Adrianto, 2019: 23).

Based on the results of interviews conducted by researchers, the informant said that, "for every financing product at BSI KCP UNISMUH Makassar before being offered to the customer, it has gone through screening and supervision by the sharia supervisory board and has been confirmed to be in accordance with Islamic sharia". And from interviewees obtained results if the mechanism used by PT. BSI KCP Unismuh Makassar has been in accordance with theory with practice. Both in terms of segments, objectives, types of contracts used and the installment system used are in accordance with theory and practice carried out by PT. Indonesian Islamic Bank KCP Muhammadiyah University Makassar.

This research is not in line with the research conducted by Hirwan (2019) with the results of the research of bank muamalat implementing the concept of mudharabah financing for working capital because according to the rules , the requirements that have been set , approval one another implementation process in banking as well as methods that have followed i the development of modernization as it is today . The obstacle faced by the Bank is People Capacity. HR Internally, the Bank still has a lot to learn regarding the customer 's diversified business in order to be able to improve the mudarabah system and also the economy.

This research is not in line with the results of research that has been carried out by Nor Hafisah (2001 8) , namely From the results of this study , the funding provided by BMT is expected to be able to grow and develop the sense of entrepreneurship of the member receiving the funding, and Muharabah funding occurs where the Mullak Mudharabah is formed.

The research conducted by Afrida (2016) is in line with the research conducted by the researcher with the results that Islamic Finance Finance is dominated by Murabahah Finance, not Muharabah in the concept of profit sharing. To ensure that the implementation of murabahah financing is in line with the sharia concept, proper supervision is needed not loose at all by the Sharia Supervisory Board or the National Sharia Council to ensure that murabaha funds are protected and the image is not damaged by funds for prima donna in Sharia Banks. And Islamic Bank credit, then there is no more the notion that Islamic banks are the same as banks in general or in general .

The research conducted by Dongoran & Fahrunnisa (2018) is in line with the research conducted by researchers with the results of the financial system for musharaki implemented in Syariya Kh.M, the head office of Bank Sumut. Yamina Medana is

not fully compliant with the National Sharia Council (DSN) and the Islamic Sharia Fatwa. Because, according to the Fatwa of the National Sharia Council (DSN), there is still a Musharaki funding system. Part of the National Sharia Council (DSN), namely: not necessarily identical, (2) the subject of the Musyarakah contract is not managed jointly, (3) operational costs are charged only to the participants (customers), (4) there are disputes and if not resolved by deliberation then the guarantee/guarantee will be transferred from the head office of Bank Sumut Syariah HMYamin Medan, (5) there is a guarantee (gurantee) provided by the bank. when negotiating contracts.

The research conducted by Hutagalung (2016) is in line with the research conducted, with the results of gold financing using an Ijara contract and a card contract in the context of Rana, where the goods storage mechanism (Markhun) is carried out based on the Ijarah contract of PT. . Bank Syariah Mandiri KCP Setia Budi has entered into an Ijarah contract with the customer for a gold pawn agreement, so the bank has received this Ijarah fee as payment for the gold lease that was pledged to the bank. Although this practice is also considered to be consistent with Sharia law, there are still some weaknesses, such as an unfulfilled auction mechanism .

Subsequent research conducted by Muhammad Fahmi Nurani (2018) is in line with research conducted by researchers with the results of research that the funding process is quite easy according to established procedures and this financing agreement between Murabahah and Musyarak Mutanakis , which actually implements the funds in accordance with the principles terms and conditions of sale and purchase.

This research is in line with research conducted by Zahari (2018) with the results of the study, namely in other words the gold pawn financing product at Bank Syariah Mandiri KCP Pulo Brayan is in accordance with the provisions of the Fatwa of the National Sharia Council of the Indonesian Ulema Council No. 26/DSNMUI/III/2002, with funding requirements , financing requirements , procedures for implementing gold -backed financial instruments , gold -backed financial accounting (Rahn), recognition and measurement, presentation and disclosure based on PSAK 107 KCP Padang Bulan

5. CLOSING

5.1 Conclusion

From the results of the research conducted, it is concluded that for each financing product at BSI KCP UNISMUH Makassar before being offered to the customer, it has gone through screening and supervision by the sharia supervisory board and has been confirmed to be in accordance with Islamic sharia. And from informal results obtained if the mechanism used by BSI KCP UNISMUH Makassar is in accordance with theory and practice.

5.2 Suggestion

Researchers can give some suggestions to BSI KCP UNISMUH Makassar in order to develop the performance of existing services, especially in terms of financing in order to be able to provide the best service so as to be able to make BSI KCP UNISMUH Makassar become a large bank that provides the best value for shareholders and become the company of choice and the pride of Indonesia's best talents. And for further researchers, we see that from the results obtained there are still many shortcomings, so it is hoped that the next trainer will be able to do better research.

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