

FINANCIAL LITERACY TRAINING TO INCREASE SELF-CAPACITY STUDENTS AT IT IZZATUNA HIGH SCHOOL

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ABSTRACT

Islamic banking is currently growing rapidly and this can be seen from the increasingly complete Islamic bank products. The presence of Islamic bank products can certainly be an option in order to prioritize Islamic principles. Basically, Islamic banks carry out the same three functions as conventional banks, it's just that Islamic bank products have very different principles from conventional banks. Islamic bank products generally apply a profit-sharing system that is mutually beneficial for customers and banks. In this article, we will discuss further about the products and services contained in Islamic banks.

Introduction

Economic problems are increasingly complex so that it requires humans to continue to be able to meet their needs, especially with the AEC The community now tends to make purchases without paying attention to financial principles, resulting in irrational people in buying their needs, especially students The current situation requires people, especially students, to have the intelligence and skills to manage their personal finances By applying the right financial management methods, students are expected to get maximum benefits and the money they have.

Financial management is more commonly known as financial literacy. In Indonesia, financial literacy education has been carried out by OJK institutions in collaboration with the Ministry of Education in producing modules as financial literacy education for students, especially high school students. The provision of topics on financial literacy has not been delivered optimally by teachers as short and facilitators.

Indonesia's low financial literacy index compared to other countries, especially the low financial literacy index at the high school student level, requires hard work for the world of education in Indonesia, especially students who have been given an understanding of financial literacy will be able to improve the Indonesian economy. The evolution of the financial industry is seen in financial records. Additionally, business ethics are crucial in providing funding for any worthwhile endeavors that lift people out of poverty. (Amalin et al., 2023; Azwari et al., 2023; Bayumi & Diem, 2023; Mismiwati, Arifia Nurriqli, Nurlia, 2023; Mismiwati et al., 2022). It is necessary to develop a learning design that embraces the dimensions of knowledge and understanding, skills and attitudes regarding financial literacy which will ultimately result in the development of financial literacy.

State Islamic University (UIN) Raden Fatah Palembang carries out the duties of the Tri Dharma of Higher Education which includes education and teaching activities, research and community service. The Faculty of Economics and Islamic Business as part of UIN Raden Fatah Palembang has a study program-based community service program that is entitled to be carried out by each study program. In this program, the Islamic banking study program conducts community service with the theme "Financial Literacy Training to Increase Student Din Capacity at Sma It Izzatuna which was held at Izzatuna IT High School on May 27, 2022.

Method

This research uses a qualitative approach to Simple Cash Flow Training and Halal Product Process Assistance (PPH) The location of this research was taken in Sungsang 1 Village, Banyuasin II District and Dukuti by people who are members of the Pokhlasan group as many as 25 people.

Results and Discussion

Islamic Banking Products And Services

A. FUND RAISING

Wadiah Principle

Economic knowledge will advance in accordance with generally recognized guidelines for formulating business strategies, which significantly impact the success of businesses.(Anwar et al., 2023; Azwari & Jayanti, 2022; Ikhsan et al., 2023; Safitri et al., 2022).

The principle of wadiah is a deposit contract of a party who has goods or money to a party who is entrusted with the safety, security and integrity of the entrusted property. (Anwar et al., 2023). Based on its type, the Wadiah principle is divided into two parts, namely:

1. Wadiah Yad Amanah, Banking application safe deposit box



Pictures 1 Wadiah Yad Amanah Scheme

The picture above shows the flow of the Wadiah Yad Amanah scheme. Starting with the customer (quoter) entrusting goods / money to the Bank (depositor) then the customer (quoter) charges a deposit fee to the Bank (depositor) (Barkah et al., 2022).

Wadiah Yad al Amanah :

1. The depositor may not utilize the deposited money.
- 2 The depositor may charge a deposit fee

2. Wadiah Yad Dhamanah, application in banking Current and savings accounts.



Pictures 2. Wadiah Yad adh-Dhamanah Scheme

Based on the picture above, it shows the flow of the Wadiah Yadadh Dhamanah scheme which starts with the customer (depositor) entrusting goods / money to the Bank(depositor) (Aulia et al., 2021). Followed by the Bank (depositor) can utilize the goods/money of the User of funds. Then the User of funds can share the results with the Bank (depositor) and finally the Customer (depositor) pays a bonus to the Bank (depositor)(Azwari et al., 2023).

Wadiah Yad adh-Dhamanah

1. The depositor may utilize the deposited money item.
2. The profit fully belongs to the depositor
3. The depositor may provide incentives (bonuses) to the depositor.

Principles of Mudharabah

- a. Mudharabah Mutlaqah (Underecrtcted Investment)
- b. Mudharabah Muqayyadah (Restricted Investment)

Mudharabah Principle

The Mudharabah principle is a contract between the owner of the funds as "Shahabul Maal" and the Bank as a fund manager or "Mudharib" to manage the funds and obtain profits and divided according to the ratio agreed at the beginning of the contract Financial reports on the state of the financial services sector and capital market can assist control financial instruments and enhance socioeconomic and cultural aspects of society (Lidyah et al., 2020; Maliah & Panorama, 2022; Mismiwati, 2020; Muhammad Syarifati & Panorama, 2022; Panorama et al., 2022).

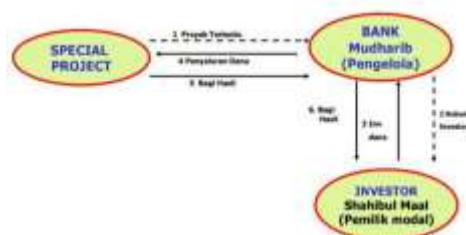
Based on the authority given to mudharib, the Mudharabah principle is divided into two parts, namely Mudharabah Mutlaqah (Underecrtcted Investment) application in banking is an unrestricted investment in the form of deposits or savings and Mudharabah Muqayyadah, Restricted Investment.(Akbar, 2013)



Pictures 3. Mudharabah Mutlaq Scheme

The figure above shows the process of Mudharabah Mutlaq scheme in the agreement The concept of profit sharing is as follows: (Rusdi & Tjahjono, 2023)

- a. The owner of the funds will invest the funds through Islamic financial institutions that act as managers.
- b. Management or Islamic financial institutions will manage the funds in a pool of funds system and then invest in projects or businesses that are feasible and profitable and fulfill sharia aspects.
- c. Both parties sign a contract containing the scope of cooperation, nominal, ratio and period of validity of the agreement.



Pictures 4. Mudharabah Muqayyadah Scheme

The picture above shows the flow of the Mudharabah Muqayyadah scheme. This mudharabah is the distribution of mudharabah funds directly to the business executor, the bank acts as an intermediary (arranger) bringing together the owner of the funds with the business executor (Bayumi & Diem, 2023). The owner of the funds can set certain conditions that must be obeyed by the bank in the search for business activities to be financed and the implementation of its business (Bayumi & Jaya, 2018).

Example of Profit Sharing Calculation

DPKM (Dana Pihak Ketiga Mudharabah) yaitu Dana Nasabah dengan Asas Mudharabah	A	90.000.000
DPKM yang dapat disalurkan pada pembiayaan = DPKM x (1 - GWM => kewajiban wajib pada Bank Indonesia = 5%)	B	85.500.000
Dana bank		14.500.000
Pembayaran yang disalurkan	C	100.000.000
Pendapatan dari penyaluran pembiayaan	D	1.866.667
Pendapatan Investasi dari setiap 1000 DPKM	E	15,83

$$E = \frac{B}{C} \times \frac{D}{A} \times 1.000$$

Pictures 5. Profit Sharing Calculation

Mr. Ahmad has a Mudharabah deposit at BMI of Rp. 10 million with a ratio of customer 71 and BMI 29, and the income period is one month.

Cerita :
 Tuan Ahmad memiliki deposito Mudharabah di BMT sebesar Rp. 10 juta dengan nisbah nisbah 71 dan BMT 29, dan ingin pengendapatannya selama satu bulan.

Pendapatan Investasi dari setiap 1000 DPM	E	11,83
Saldo rata-rata harian	F	10.000.000,00
Nisbah nisbah (diperkati awal akad)	G	71,00
Porsi bagi hasil untuk nisbah bulan ini (rupiah)	H	112.391,00

F	G
H = $\frac{F \times G}{1000}$	100

Pictures 6. Profit Sharing Calculation

Conclusion

1. The profit sharing system cannot ensure profits in advance, because it must take into account the results of investment (Hartini, 2018)
2. Financially, there is no certainty that the profit-sharing system is bigger/smaller than interest and vice versa, depending on the size of the investment return index of the Bank (Herdian et al., 2016).
3. Interest system will be more concise but unfair and potentially burdensome

B. FUND DISTRIBUTION

1. BUYING AND SELLING PRINCIPLE

a MURABAHAH

Is a sale and purchase agreement between the bank and the customer, the Bank buys goods and sells them to the customer at the cost price plus the agreed profit (Lidyah et al., 2020). Application, applied for investment financing (Maliah & Panorama, 2022).

MURABAHAH SCHEME



Pictures 7. Murabahah Scheme

Based on the picture above, it shows the flow of the Murabahah scheme which starts with the Islamic Bank buying goods needed by the customer and then selling them to the customer concerned at the acquisition price plus a profit margin agreed between the Islamic bank and the customer (Mismiwati, 2020).

b. ISTISHNA

Istishna is a sale and purchase agreement (mashnu) between the customer (mustashni) and the recipient of the order (shani) (Mismiwati et al., 2022). The

specifications (type, type, size, quality, quantity) and price of the ordered goods are agreed upon at the beginning of the contract with payment made according to the agreement (upfront, installments and back) (Muhammad Syarifati & Panorama, 2022). If the bank acts as shani and then appoints another party to make the goods, it is called parallel istishna (Mustafa et al., 2023). Applications in banking, manufacturing, small and medium industries and construction (Panorama et al., 2022).



ISTISHNA SCHEME

Pictures 8. Istishna Scheme

Based on the picture above, it is known that the flow of the Istishna scheme begins with the Islamic Bank negotiating a message with the manufacturer (maker) then proceeds with the manufacturer billing the Islamic Bank. After billing the manufacturer sends the ordered goods to the Islamic Bank (Panorama, 2017).

PARALLEL ISTISHNA SCHEME



Pictures 9. Parallel Istishna Scheme

The picture above shows a parallel Istishna scheme which begins with the consumer (buyer) negotiating and conveying a message with the Islamic Bank then the Islamic Bank negotiates a joint message with the manufacturer (maker) (Huzaimah et al., 2023). Followed by the Islamic Bank billing the consumer as well as the producer billing the Islamic Bank. After that the producer sends the ordered goods to the consumer and the consumer makes payment to the Islamic Bank (Mismiwati, Arifia Nurriqli, Nurlia, 2023).

SALAM

An agreement for the sale and purchase of ordered goods (muslam fiih) between the buyer (muslam) and the seller (muslam ilaih). The specifications (type, size, quantity, quality) and price of the goods are agreed upon at the beginning of the contract and payment is made in advance in full (Antasari et al., 2022). If the bank acts as a seller and

then orders another party to provide the goods, it is called parallel salam. Application, applied to agribusiness products(Safitri et al., 2022).

SALAM SCHEME



Pictures 8. Salam Scheme

Based on the picture above, it shows that the flow of the Salam scheme starts with the Islamic Bank negotiating payment with the seller (farmer) then proceeds with the seller sending documents to the Islamic Bank then the seller sends the ordered goods to the Islamic Bank. However, this can compromise security and stability for business people who are not adept at managing money, and social issues can also hinder economic growth (Aulia et al., 2021; Bayumi & Jaya, 2018; Luqman Hakim et al., 2021; Mustafa et al., 2023).

2. PROFIT SHARING PRINCIPLE

a. MUDHARABAH LOAN (BANK AS SHAHIBUL MAAL)

An agreement between the owner of capital and the manager of funds to do business in order to obtain profit and will be divided according to the ratio agreed upon at the beginning of the contract. The principle of business profit sharing consists of revenue sharing or profit sharing. Law enforcement and accountability in commercial dealings are highly valued in Islamic economics (Akbar, 2013; Bayumi & Diem, 2023; Hartini, 2018; Panorama, 2017).

MUDHARABAH SCHEME



Pictures 9. Mudharabah Scheme

The figure above shows the process of Mudharabah Mutlaq scheme in profit sharing agreement (Huzaimah & Aziz, 2018). The concept of profit sharing is as follows:

- a. The owner of the funds will invest the funds through an Islamic financial institution that acts as a manager
- b. Management or Islamic financial institutions will manage the funds in a pool of funds system and then invest in projects or businesses that are feasible and profitable and fulfill sharia aspects.

b. MUSYARAKAH FINANCING

Musyarakah financing is an agreement used for joint ventures to finance halal and productive businesses.

MUSYARAKAH SCHEME



Pictures 10. Musyarakah Scheme

The figure above shows the flow of Musyarakah financing scheme Musyarakah financing is a form of financing with a business work scheme in partnership (syirkah), where the Bank and the Customer jointly place funds as capital for the Customer's business in accordance with the agreed portion of each fund (Mustafa et al., 2023).

PRINCIPLE OF DISTRIBUTION OF BUSINESS RESULTS

REVENUE SHARING = What is shared is revenue.

PROFIT SHARING = What is shared is the profit

Uraian	Jumlah	Metode
Penjualan	100	Revenue Sharing
Harga pokok penjualan	65	
Laba Kotor	35	Profit Sharing
Beban	25	
Laba Bersih	10	

Pictures 11. Calculation of Profit Sharing Distribution

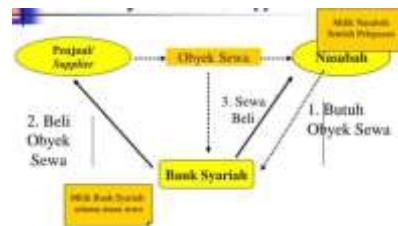
4. IJARAH PRINCIPLE

IJARAH

Ijarah principle is a lease agreement between the bank (muaajir) and the tenant (mustajir) after the lease period ends the leased goods are returned to the muaajir.

IJARAH MUNTAHIYAH BITTAMLIK

Ijarah Muntahiyah Bittamilk is a lease agreement between the bank (muaaiir) and the tenant (mustaiit) which is followed by an agreement that at a specified time the ownership of the leased goods will transfer to the mustajir (Barkah et al., 2023).



Pictures 12. Ijarah Muntahiyah Bittamilk Scheme

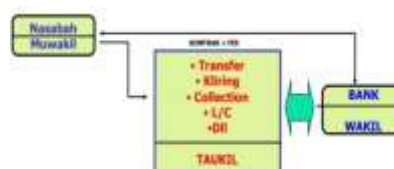
The picture above shows the flow of the Ijarah Muntahiyah Bittamilk scheme. It is explained that the Islamic Bank has decided that the conditions for transferring ownership of the lease object will be carried out based on a grant contract. In the financing agreement contract based on the IMBT principle owned by Bank Syariah, it has been explained that the definition of IMBT is "namely the Bank leases goods to the customer with the end of the transfer of ownership through a grant which ends with the lease period" (Mismiwati, Arifia Nurriqli, Nurlia, 2023).

C. BANKING FINANCIAL SERVICES

1. WAKALAH

Akad granting power of attorney from the grantor (muwakil) to the recipient of the power of attorney (wakil) to carry out an activity (taukil) on behalf of the grantor. However, if the power of attorney has been carried out as required, then all risks and responsibilities for carrying out the order are entirely on the first party or the grantor (Ikhsan et al., 2023).

The party who receives the delegation of authority acts as a representative, caretaker, responsible, and substitute.



Pictures.13 Al-Wakalah Schemes

The figure above shows the al wakalah scheme Based on this scheme, it is explained that the Islamic Bank acts as a representative with the aim of obtaining full authorization from the customer (muwakkil) to carry out tasks (taukil) on behalf of the authorizer.

2. KAFALAH

Kafalah is a guarantee contract (makful alaih) given by one party to another party where the guarantor (kafii) is responsible for the repayment of a debt that is due to the recipient of the guarantee (Akbar, 2013).

The term Al-kafalah comes from Arabic, which means al-Dhaman (guarantee), hamalah (burden), and za amah (dependence) In muamalah terminology, the definition of al- kafalah is to collect the guarantor's responsibility with the responsibility of the guarantor guaranteed in the matter of rights or debts so that the rights or debts become the responsibility of the guarantor. While in technical banking kafalah is the provision of guarantees to customers for their efforts to cooperate with other parties (Kusumadewi et al., 2019)



Pictures 14. Kafalah Schemes

The picture above shows the Kafalah scheme and the following is an explanation of the flow of the Kafalah scheme

1. The bank as a financial institution guarantees the insured party (customer), by submitting a guarantee (Bank Guarantee) to the insured third party project owner) if in the future the customer commits injury (breaks the promise of default).
2. The customer (the insured party) has an obligation to the project owner to complete his work in accordance with the work agreement agreed between the insured party / work executor and the insured party, the employer.

3. HIWALAH

Hiwalah is etymologically, the definition of hiwalah is a term from the word tahawwul which means transfer or tahwil means transfer Simply put, the definition of hiwalah is the transfer of debt or receivables from the creditor to the party responsible for repaying the debt (Panorama, 2017).

The concept of hiwalah is to transfer debt from muhil as the first borrower to muhal'alaih as the second borrower The process of transferring this responsibility must be authorized through a hiwalah contract or words (Barkah, 2014).



Pictures 15. Hiwalah Schemes

The picture above shows the flow of the Hiwalah scheme. Based on the picture, it can be seen that the following things:

- a. Transfer of receivables from another customer (muhal) to the bank (muhal'alaih)
- b. Muhil asks muhal'alaih to pay in advance the receivables arising from the sale and purchase.
- c. At maturity muhal will pay to muhal'alaih
- d. Muhal'alaih receives a reward as a transfer service.

4. RAHN

Rahn is an agreement for the physical delivery of goods / assets (marhun) from the customer (rahin) to the bank (murtahin) as collateral for the loan received. The rahn agreement can also be interpreted as an agreement in the Islamic loan system where the lender will hold one of the borrower's assets (Safitri et al., 2022).

The asset is used as collateral for the loan or we can also call it collateral or pawn. The person who receives the loan and pawns his property is referred to as rahin. While the person who gives the loan and receives the collateral is called murtahin. If the borrower cannot pay all or part of the debt, the pledged property will be used to pay it off (Mismiwati, 2020).

The origin of the word rahn is Arabic, which means pawn. While etymologically, ar-rahn means fixed and long. Another word for rahn is al-habsu, which is the holding of an asset to be used as a loan repayment.



Pictures 16. Rahn Schemes

The picture above explains the flow of the Rahn Scheme. In the Rahn contract, the customer pawns his goods to the bank, then the bank appraises the pawned goods to determine the amount of financing that can be obtained by the customer. The customer then gets financing in accordance with the agreement

5. QARDH

A loan agreement from the Bank (muqridh) to certain parties (muqtaridh) for social purposes which must be returned in the same amount as the loan. Qardh is the provision of funds or bills that can be equated with it based on an agreement or agreement between the borrower and the lender that requires the borrower to repay the debt after a certain period of time (Luqman Hakim et al., 2021).



Pictures 17. Qardh Schemes

Based on the picture above, it can be seen that LKS is only a forum for channeling people's funds, both in the form of zakat, infaq, and alms in the form of qardh, namely loans without profit. LKS in this case provides an assessment that is entitled to a qardh loan and LKS may not withdraw the promised profit. In this qardh, the customer is obliged to return funds to the LKS in the amount of the loan that has been obtained in the sense that the LKS receives a return of capital from the customer.

6. SHARF

Ash-Sharf linguistically means Al-Ziyadah (addition) and Al'adl (balance) Ash-Sharf is sometimes understood to be derived from the word Sharafa which means to pay by addition. In fiqh terms, the dictionary states that Ba'i Sharf is selling currency for currency (gold for gold) (Mismiwati, Arifia Nurriqli, Nurlia, 2023).

According to fiqh terms, Al-Sharf is buying and selling between similar goods or between non-similar goods in cash, such as trading gold for gold or gold for silver in the form of jewelry or currency. The practice of buying and selling between foreign currencies (forex), or exchange between similar currencies. Sharf can also be interpreted as a foreign exchange sale and purchase agreement made in cash or non-cash with the aim of not speculating (Maliah & Panorama, 2022).



Pictures 18. Sharf Schemes

The picture above shows the flow of the Sharf scheme and based on the picture it can be seen that Sharf starts with buyers and sellers who mutually agree on the Sharf contract. Then proceed with the buyer making delivery of the exchange to the seller and the seller who has received the exchange hands over another exchange to the buyer.

Conclusion

In essence, Islamic banks carry out the same three functions as conventional banks such as receiving deposits, lending money, and providing money receipt services to their customers. However, what distinguishes it in Islamic banking in its operations prioritizes Islamic values and in this case is guided by the Qur'an and Hadith. This principle is the difference between Islamic bank products and conventional bank products.

Launching from the Financial Services Authority, there are four main principles that must be applied by Islamic banking in offering its various Islamic bank products, the first of which is the Principle of Justice, where banks and customers share profits according to the agreement in the contract that has been agreed upon by each party. The second principle is the principle of partnership, where depositors and users of funds together with banks have an equal position as business partners who synergize with each other in obtaining profits. The third principle is the Principle of Transparency, where Islamic banking will provide financial reports openly and continuously to make it easier for customers to find out the condition of their funds. And the last principle is the universal principle, where the bank is not allowed to distinguish between ethnicity, religion, race, and class of its customers.

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