

Introduction of Financial Institutions (Islamic Banks and Islamic Financial Institutions) To Students Of Integrated Islamic High School At-Tibyan Banyuasin

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*Financial Institutions;
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ABSTRACT

Financial institutions are an example of how Islamic economics is used, which forbids the use of interest or usury systems in the economy since they are seen as usury, which is against religious law. This is particularly true of the banking industry. However, a lot of people are still unaware of Indonesian Islamic banking, particularly among schoolchildren. Students at At-Tibyan Integrated Islamic High School appear to exhibit this phenomena as well. Some of them are completely unaware of the existence of Islamic banks, while others do not even have a basic understanding of financial organizations. This activity aims to educate students at At-Tibyan Integrated Islamic High School about financial institutions, namely Islamic banks and Islamic financial institutions, and to enhance their ability to apply the theory and information they have learned. The approach used in this socialization exercise is closely related to the community education (popular education) approach, which entails service projects meant to enhance the community's resources and capacities or to learn alongside it. This approach to community education involves the active participation of all participants in the training process and is structured around a pattern of explicit instruction, direct teaching, and question and answer sessions. It is supplemented by a simulation method that involves direct practice with material related to financial institutions. Students at At-Tibyan Integrated Islamic High School are projected to have an influence on the future expansion of the Sharia financial industry as a result of this socialization program, which has increased their awareness of conventional financial institutions.

Introduction

There are two types of financial institutions in Indonesia: sharia and conventional. The country has seen the development of financial institutions. This raises interest among many parties in learning the key distinctions between Islamic and traditional financial organizations (Akbar & Lidyah, 2013; Bayumi & Diem, 2023; Muhammad Syarifati & Panorama, 2022). The contract or transaction is where Islamic and traditional financial organizations diverge. Islamic banking organizations follow the precepts of Islamic law. (Novianti & Brawijaya, 2023)

Financial institutions serve as an example of how Islamic economics is applied, which forbids the use of interest or usury systems in the economy, particularly in the banking industry, as these systems are seen as usury, which is forbidden by religion. (Anwar et al., 2023; Lidyah et al., 2020; Maliah & Panorama, 2022) Usury is a charge that is only applied if the debtor, or borrower, is unable to repay the loan by the due date. Because the use of the interest system or usury is thought to bring moral damage to society, it is outlawed not just by Islam but also by other religions. (Antonio, 2001)

The evolution of Indonesia's financial institutions is inextricably linked to the country's overall financial system. Law No. 10 of 1998 regulates the Islamic financial system, particularly banking (Azwari et al., 2023; Barkah, 2014; Barkah et al., 2023). According to this law, commercial banks are those who do business normally or in accordance with sharia principles and offer payment traffic services. (Aulia et al., 2021; Ikhsan et al., 2023; Mismiwati¹, Arifia Nurriqli, Nurlia, 2023) It is becoming more and more important for financial institutions to play a strategic role in promoting regional economic growth in order to achieve more balanced economic structures, but many people still lack knowledge about financial institutions in Indonesia, particularly among schoolchildren. (Maleha & Choiriyah, 2018).

Globally, Indonesia is home to the greatest concentration of Muslims. Nonetheless, a sizable number of Muslims continue to conduct business at traditional establishments (Antasari et al., 2022; Barkah et al., 2022; Huzaimah et al., 2023). This is founded on the belief held by some that there is no difference between Islamic and regular banks (Sardiana et al., 2018). The problem appears to also affect the pupils at the At-Tibyan Integrated Islamic High School, some of them are completely ignorant of Islamic Financial Institutions and do not truly comprehend Islamic Banking or other Islamic Financial Institutions (Bayumi & Jaya, 2018; Panorama, 2017; Safitri et al., 2022). It is hoped that after receiving information and explanations regarding financial institutions (Islamic banks and Islamic financial institutions), the recipients will be able to comprehend the provided material, recognize the differences between Sharia institutions and conventional institutions, be familiar with the contracts and products offered by Islamic banks, and differentiate between interest and profit sharing. (Saputri, 2022; Wahab, 2019)

This action was completed inextricably linked to the previously mentioned primary issues. Introducing pupils from At Tibyan Banyuasin Integrated Islamic High School to banks and financial institutions is the anticipated objective of this community service project (Huzaimah & Aziz, 2018; Rusdi & Tjahjono, 2023). It is hoped that the opening of this financial institution will pique the interest of At-Tibyan IT High School students in the Sharia Banking Study Program at the Faculty of Economics and Islamic Business, UIN Raden Fatah Palembang, in learning more about banks and financial institutions.

Situation Analysis

One of the potential yet underappreciated groups in society Adolescents, particularly those in their last year of high school, represent one of the most potential demographic groups in society that has not gotten much attention from the financial sector, particularly in Islamic banking. Assuming that this student population has the capacity to use financial services and typically has money when they work. As of 2030, this is consistent with Indonesia's prospective population advantage at the productive age.

Therefore, in order to raise the degree of financial literacy in general and Sharia financial literacy in particular, students must be introduced to and have a knowledge of Sharia finance in general and Sharia banking in particular. One of the institutions that reflects the representation of final-year students is At-Tibyan IT High School. As a result, it is essential to provide workshops to students at this school that serve as an introduction to Islamic banking and finance. These workshops are expected to have an influence on the future expansion of Islamic financial institutions.

Partner Issues

The state of Indonesia's financial sector, which includes Islamic finance as one of its components, is reflected in the low degree of awareness of financial institutions in Indonesian society. In order for the growth of the Islamic financial industry to be aided by students' inadequate knowledge and comprehension of Islamic banking and financial services.

Method

At At-Tibyan IT High School, the implementation of Islamic Banking socialization activities is done in stages, which include:

1. The planning stage includes: site surveys, stability and location determination to find out how many students will participate, determination of the venue to find out how many pupils will engage in the socializing via socialization.

2. Implementation Stage

On December 12, 2022, the implementation took place over the course of one day and two sessions meetings. The exercise started with an introduction and statements about its goal, which was to introduce Islamic banking to the instructors and students of At-Tibyan IT High School and to help them become more socially aware. Islamic banking services for At-Tibyan IT High School instructors and students

The following is the methodology used for the implementation of Islamic banking and socialization:

- a. The lecture format involves the speaker and the students exchanging information in a way that keeps them interested and out of boredom. Using PowerPoint media, the lecturer and the students convey the topic in a lecture style.

- b. The question-and-answer format, which allows students to freely satisfy their inquisitiveness by posting questions and replies at random times, curiosity via undetermined-time inquiries and responses.

On Thursday, December 12, 2022, the activity was implemented over the course of two sessions, the first from 8:00 to 10:30 and the second from 10.10 to 13:10.

Results and Discussion

The Sharia Banking study program lecturer team's community service efforts are demonstrated by the activity outcomes for each activity, which are carried out in phases and include preparation, action, observation, assessment, and reflection. The description that follows provides specifics on the activity's outcomes:

- **Planning.**

The activities carried out at the planning stage are:

1. Designing the mechanism of the community service program
2. Coordination meeting with the Principal and teachers at the school, namely At-Tibyan IT High School, conducted by the community service team
3. Compile and prepare materials that will be delivered at implementation of community service at At-Tibyan IT High School
4. Arranging technicalities related to the method or technique of implementing community service at At-Tibyan IT High School

- **Action**

Through a socialization approach and an introduction to Islamic finance and banking, this community service project aimed to expand senior high school students' awareness of banks and financial institutions. The day and time of the action was Thursday, December 12, 2022. There were two sessions: the first ran from 8:00 to 10:30 and the second from 10.10 to 13:30.

Observation

The pupils were observed both before and after the exercise was carried out. This is carried out in order to ascertain the degree of comprehension and knowledge as one of the financial institutions' indicators. so that educational initiatives aimed at boosting comprehension and knowledge about finance and Islamic banking can be successful. Among the items that were noticed were the socialization-related roadblocks that emerged during the workshop process. limitations that do arise, such the ineffective utilization of the workshop process's time.

Nonetheless, there are a number of benefits to this training, one of which is that the pupils at this school already possess a fundamental understanding of

Islam's economics, which makes it simpler for them to comprehend the content that is being taught.

- **Evaluation**

Based on the aforementioned findings, an assessment of the success of the socialization and introduction of finance and Islamic banking is necessary in order to surmount the challenges that arise during the workshop process. In the next socialization and introduction to finance and Islamic banking workshop activities, this evaluation seeks to overcome these time restrictions.

- **Reflection**

Sharia financial and banking education must be provided on a continuous basis if pupils are to reach the level of literacy about Sharia financial institutions. This means that the information, which will be taught to students in phases, must be developed in stages, starting with fundamental Islamic economics material and moving on to specialized Islamic banking and finance material. In order to solve the issue of time effectiveness that is not optimized,

- **Discussion**

At-Tibyan IT High School's community service programs are well-planned and executed. This is evident from the students' high level of interest and the professors' gratitude for their participating in the workshop on Sharia finance and banking, which is demonstrated by the students' attendance at the event. The school's principal, educators, personnel, and students warmly embraced community service projects that introduced them to Islamic banking and finance. This is anticipated to assist the government in raising the community's index of Islamic financial literacy, allowing Indonesia's population to fully manage and benefit from the Islamic financial sector when the country receives a demographic boost in 2030.

The extremely short implementation period is one of the challenges encountered in carrying out this community project. This is because of the school's considerable distance and the favorable traffic conditions, which make it difficult for people to go about easily. But, in order to successfully perform community service projects in these schools, challenges and issues may be worked out with cooperation and solutions between the school (partner), namely At-Tibyan IT High School.

In order to carry out their operational operations in cooperation with At-Tibyan IT High School, they conducted socialization activities focused on Islamic banking. In this socialization exercise, the information was presented in a lecture format with PowerPoint presentations, followed by a Q&A period, a discussion, and the awarding of certificates to the socialization participants (Soemitra, 2017).

The speaker covered topics pertaining to Islamic Financial Institutions and Islamic Banks.

These are a few of the materials that were shown:

1. Definition of Financial Institutions

Financial institutions are defined by the Decree of the Minister of Finance of the Republic of Indonesia No. 792 of 1990 as any organization engaged in financial sector operations, including the collection and distribution of money to the general public, particularly for the purpose of financing company investments (Aulia et al., 2021; Mismiwati, 2020). Financial institutions' financing operations are not restricted by this rule, even though they are given priority in funding company investments. In actuality, corporate investment, consumption, and the distribution of products and services may all be accomplished through the commercial operations of financial institutions (Azwari et al., 2023).

Based on this comprehension, it can be deduced that financial institutions are establishments that offer services and goods to the financial industry and manage the money supply in the economy.

2. Definition of Islamic Financial Institutions

A sharia financial institution is a company or organization that bases its operations on the idea of sharia and has wealth, particularly in the form of real, non-financial, and financial assets. (Azwari & Jayanti, 2022; Mustafa et al., 2023; Panorama et al., 2022)

In the meanwhile, financial institutions that produce Islamic financial products and hold operating licenses as Islamic Financial Institutions are known as Islamic Financial Institutions, according to the National Sharia Council (DSN).

3. Types of Financial Institutions

Islamic financial institutions may be classified into two categories:

- a. Islamic bank financial institution, also known as depository financial institution sharia.
- b. What are known as non-bank sharia financial institutions are non-depository sharia financial institutions.

4. Islamic Financial Institutions in Indonesia

- Islamic Business Units (UUS), Islamic Commercial Banks, and Islamic People's Financing Banks (BPRS)
There are now 165 Sharia People's Financing Banks, 21 Sharia Business Units, and 12 Sharia Commercial Banks.
- Amil Zakat Institution (LAZ) and Amil Zakat Agency (BAZ)

The establishment and continued existence of the Indonesian government comes after the Amil Zakat Institution. BAZ was started by the Indonesian government, whereas LAZ was started by the community (Luqman Hakim et al., 2021).

- BMT, or Baitul Maal Wa Tamwil
The organization known as BMT is divided into two parts: fund collecting and fund distribution.
- Sharia Cooperative
Sharia cooperatives are commercial enterprises that use the profit-sharing system (sharia) to finance, save, and make investments.
- Sharia Mutual Fund
Securities firms that only enable investors to place their money in sharia securities are known as sharia mutual funds.
- Sharia Insurance
The first sharia insurance plans were created in 1993 and were known as "PT Asuransi Takaful Umum" and "PT Asuransi Takaful Keluarga".
- Sharia Capital Market
Any capital market activity that complies with Islamic law is considered to be part of the Islamic capital market. The Financial Services Authority (OJK), more especially the directorate of Islamic capital markets, oversees the Islamic financial sector, which includes Indonesia's Islamic capital market (Hartin, 2008).
- Sharia Pawnshop
A sharia pawnshop is an arrangement between the borrower and the lender. This is meant to provide the money's owner peace of mind or ensure the security of the borrowed funds. Pasar Modal Syariah
- Sharia Leasing
The process of supplying capital goods to lessees on a leasing basis—either with option rights (finance lease) or without (operation lease)—for a predetermined amount of time constitutes the financing activity of a sharia leasing firm.
- Sharia Pension Fund
Sharia pension fund is a program or service that intends to give financial benefits based on the principles of Islamic sharia and state law to individuals who approach retirement age.
- Venture Capital Sharia
With the consent of the Financial Services Authority, a company known as Sharia Venture Capital Company engages in venture fund management,

sharia venture capital, and other commercial operations that are all carried out in accordance with sharia principles. Sharia Venture Capital works to foster innovation in new business ventures by investing in and growing businesses.

- Shariah Factoring

The transfer of receivables or short-term bills from a debtor to another party, who then collects the receivables from the debtor or a party designated by the debtor in line with sharia principles, is what is meant by "Sharia Factoring" in this fatwa.

- Islamic Money Market

A capital exchange system based on Islamic principles is known as the Islamic money market. The issuance and trading of financial instruments or debt securities with maturities of no more than one (1) year, money lending and borrowing activities, interest rate derivative transactions, and other transactions that fit the criteria of the money market, in rupiah or foreign currency, are all considered to be part of the Financial System.

This socialization exercise has given IT At-Tibyan High School pupils knowledge about financial institutions. Danj further conducts efficient and favorable Islamic banking socialization at SMA IT At-Tibyan Banyuasin. as demonstrated by the consequences of socializing activities documented in Figures 1 and 2.



Figure 1



Figure 2

Conclusion

There are two types of financial institutions in Indonesia: conventional and Islamic financial institutions. This raises interest among many parties in learning the key distinctions between Islamic and traditional financial organizations. Globally, Indonesia is home to the greatest concentration of Muslims. Still, a sizable portion of Muslims do business at established establishments. This is founded on the belief held by some that there is no difference between Islamic and regular banks. This problem appears to also affect the pupils at the At-Tibyan Integrated Islamic High School, some of whom have no knowledge at all of Islamic banking and other Islamic financial institutions.

Through partnership with At-Tibyan IT High School, the company implemented operational operations through the execution of socialization activities related to Islamic banking. In this socialization exercise, the information was presented in a lecture format with PowerPoint presentations, along with Questions and Answers sessions, discussions, and certificates for the socialization participants. The speaker covered topics pertaining to Islamic Financial Institutions and Islamic Banks. Students at At-Tibyan IT High School will gain insight into financial institutions as a consequence of this socialization exercise.

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