

# ANALYSIS OF ARABIC BANKING TERMINOLOGY ON SHARIA BANK SAVING CUSTOMERS IN SURABAYA

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## ABSTRAK

Sejak terjadi merger satu tahun lalu, dunia perbankan syariah memiliki kekuatan baru untuk meningkatkan daya tarik calon nasabah untuk bergabung menjadi nasabah baik tabungan maupun pembiayaan. Namun jika kita lihat kembali, terkadang ada kendala istilah bahasa arab yang mereka (pelanggan) bingung, sehingga hal inilah yang melatarbelakangi dilakukannya penelitian ini. Tujuan dari penelitian ini adalah untuk mengetahui pemahaman pelanggan tentang terminologi bahasa Arab. Penelitian ini merupakan penelitian lapangan dengan pendekatan kualitatif deskriptif, artinya penelitian turun ke lapangan untuk mencari, menggali dan menganalisis hasil lapangan. Kemudian dilakukan analisis hingga keabsahan data menghasilkan kredibilitas yang dapat dipertanggungjawabkan. Hasil penelitian menurut beberapa informan dari 3 nasabah bank syariah bahwa terminologi bahasa arab adalah cara islam mengatur transaksi perbankan yang benar dan selanjutnya dikatakan oleh informan lain bahwa kurangnya pemahaman terminologi bahasa arab menjadi pemahaman ketika menjadi seorang nasabah dan yang terakhir terminologi bahasa arab menjadi paduan bahwa transaksi islam dan perbankan memiliki aturan yang jelas sehingga aman dari transaksi ribawi.

## ABSTRACT

Since there was a merger one year ago, the world of Islamic banking has a new power to increase the attractiveness of prospective customers to join as customers for both savings and financing. However, if we look back, sometimes there is an obstacle to the Arabic term which they (customers) are ambiguous about, so this is the reason for this research. The purpose of this study is to determine the customer's understanding of Arabic terminology.

This research is in the form of a field research with a descriptive qualitative approach, meaning that the research goes down to the field to find, explore and analyze the results of the field. Then analysis is carried out until the validity of the data results in accountable credibility.

The results of the research are according to several informants from 3 customers of Islamic banks that Arabic terminology is a way that Islam has regulated the correct banking transactions and further said by other informants that the lack of understanding of Arabic terminology becomes an understanding when becoming a customer and the last is that Arabic terminology becomes an alloy that Islam and banking transactions have clear rules so that they can be safe from ribawi transactions.

## A. BACKGROUND

Knowing a term or what is known as terminology indicates a specific or general discussion, while what is meant in this study is an Arabic banking term used in several banking products, for example in savings, namely wadiah savings and mudharabah savings. This study is important because customers sometimes do not know about this term, so it is a task for Islamic financial institutions to be able to provide an understanding of it.

Public understanding of existing Arabic terminology in banking can be an obstacle to the sustainability of the practice of Sharia products because if allowed a terminology that is strange according to customers, the existence of these products will gradually have an effect on the customer's interest to join as a user in an Islamic bank.

Sharia banking products in savings transactions have 2 terminologies that can be found, the first is wadiah and the second is mudharabah. These two terms are the reference for each transaction because both of them contain several different discussions down to the terms and pillars.

First Wadiah According to Muhammad Syafi'i wadiah comes from the word Al-Wadi'ah which means pure deposit (trust) from one party to another, both individuals and legal entities, which must be guarded and returned whenever the depositor wants it. Wadiah means trust. Wadiah is said to mean trustful because Allah calls wadiah the word trust in several verses of the Qur'an.

Both Mudharabah or qirad are a form of syirkah (partnership) contract. The term mudharabah is used by the Iraqis, while the Hijaz people call it qirad. Thus mudharabah and qirad are two terms for the same purpose. Qirad is taken from the word Al-Qardu (discount), because the owner gives a deduction from his property to be given to the entrepreneur so that the entrepreneur will work on the property and the entrepreneur will provide a deduction from the profit earned. It can also be taken from the word muqaradah which means (similarity), because the owners of capital

and entrepreneurs have the same rights to profits. The Iraqis call it the term mudharabah because each person who enters into the contract has a share of the profits or the entrepreneur must travel to work on the capital assets, this journey is called "durban fissafar."

Based on the above definition, it can be concluded that wadiah and mudharabah are contracts that have different meanings and uses. If you look at wadiah, it means a pure deposit without any business influence, while mudharabah is a business contract that uses a profit-sharing system between the owner of the fund and the fund manager, and both contracts are become a product in Islamic banking.

Islamic financial institutions have dominated various community needs, especially in BMT Nusantara and BMT Maslahah. Its existence is a big hope to be able to provide high benefits, especially non-profit financing so that the need for it will form a marker for the community of the importance of BMT in society.

The progress prior to the merger of Islamic banks was conveyed by the Main Director of PT Bank Syariah Indonesia Tbk or BSI Hery Gunardi said that of the 180 million Muslim population in Indonesia, only 30.27 million became Islamic bank customers as of November 2020. This indicates a large market potential for Islamic banks and not fully worked out. because calculating the potential customers who have not been explored, namely 149 million people. Because of this, BSI as a major Islamic bank in the country invites other Islamic banks to fill the gap between the Muslim population and Islamic bank customers.

Sharia banks in carrying out operational activities of their savings products continue to experience an increase from year to year, coupled with the merger so that the savings customers of Islamic banks in the Surabaya area continue to grow. Based on the explanation above, terminology is a must that customers must know, this will become an understanding for customers to continue to be able to transact at

Islamic banks. Therefore the purpose of this study was to determine customer understanding of Arabic banking terminology in Islamic bank savings products in Surabaya.

## B. LITERATURE REVIEW

Actually, when conveying or pronouncing several words [using a certain language](#), those words will certainly be more or less influenced by the culture of the local community. Therefore, there is at least one different vocabulary for the same thing. Thus, this can cause misunderstanding or misunderstanding in knowing the object in question. Many people then group certain terminology or terms to make it easier to understand. Usually these terms are written into a book or dictionary which is then printed so that it can be read by many people.

Many people who are disciplined in learning terminology will certainly become experts in the field. Experts in this field are called terminologists. Therefore, what experts actually do is provide an explanation of a term, whether it is a word or other things related to human life. However, the meaning of terminology according to experts is an explanation of terms, words, concepts, or certain things that can provide understanding for humans. Based on this, it is actually possible that there will be various meanings for a term, word, or concept depending on the explanation given by an expert.

Therefore, continuing with the above, the terminology will contain many terms, as well as the Arabic terminology of Islamic banking, such as wadiah, explained according to figures such as Adiwarman Karim, that savings are carried out based on Sharia principles. In this regard, the national Sharia board has issued a fatwa stating that savings that are justified are those based on wadiah and mudharabah principles.

Meanwhile, according to Rizal Yahya, wadiah savings are savings that are carried out based on a wadiah contract, namely pure deposits that must be maintained and returned when needed at

the will of the owner and also wadiah savings are deposits or deposits of third parties at banks whose withdrawals can only be carried out based on certain agreed conditions. between the bank and the customer.

Based on the explanation of the figures above, it can be concluded that according to both of them, wadiah savings are carried out according to the principles regulated in Islam by taking into account the nature of wadiah savings, namely pure deposits by providing funds when at any time and whenever needed by wadiah savings customers.

Next, Arabic terminology is also used for savings products, namely mudharabah, in terms of mudharabah is a cooperation agreement between the two parties. Where the first party (fund owner) provides all the funds, while the second party (fund manager) acts as fund manager, and business profits are shared between them according to the agreement while losses are only borne by the owner of the funds.

Departing from a terminology above, several figures explain mudharabah savings as follows:

1. According to Sri Rahmany  
Mudharabah savings are savings that are carried out based on a mudharabah contract. As previously stated, mudharabah has two forms, namely mudharabah mtlahah and mudharabah muqayyadah, the main difference between the two of which lies in whether or not there are requirements given by the owner of the funds to the bank in managing their assets. In this case, Islamic banks act as mudharib (fund managers), while customers act as shahibul mal (fund owners). Islamic banks in their capacity as mudharib, have the power to carry out various kinds of business that are not contrary to sharia principles and develop them, including entering into mudharabah contracts with other parties. However, on the other hand, Islamic banks also have the nature of being a trustee, which means they

must be careful or prudent and have good faith and be responsible for everything that arises as a result of their mistakes or negligence. Rahmany, S. (2020). Policy Factors Influencing Mudharabah Savings in Islamic Banking in Indonesia.

2. Farida Purwaningsih

Mudharabah savings are savings that are carried out based on a mudharabah contract. In this case, Islamic banks act as mudharib (fund managers), while customers act as shahibul mal (fund owners). From the results of mudharabah fund management, Islamic banks will share the proceeds with the owners of the funds in accordance with the agreed ratio and set forth in the account opening contract. In managing these funds, the bank is not responsible for losses that are not caused by negligence. However, if what happens is management's misunderstanding regarding management, the bank is fully responsible for the loss.

To bridge savings transactions, it is necessary to have a forum, namely an Islamic Bank, while the container itself is widely applied and is known as an Islamic financial institution which is divided into bank and non-bank Islamic financial institutions. As for the Islamic financial institutions themselves, such as the example of bank muamalat, Indonesian Islamic banks and so on, while non-bank Islamic financial institutions such as BMT, Cooperatives, Pawnshops and so on.

Islamic Bank itself According to Trisadini P. and Abd. Shomad is one of the applications of the Islamic sharia economic system which is part of the values of Islamic teachings governing the people's economy and is inseparable from other aspects of Islamic teachings that are comprehensive and universal. Meanwhile, according to Muhammad "Sharia banks are financial institutions that operate without relying on interest whose main business is providing financing and other services in payment traffic and money

circulation whose operations are in accordance with Islamic sharia principles." Based on the above understandings, it is clear that Islamic banks are banks that in carrying out their business activities use Islamic sharia principles that refer to the Al-Qur'an and Al-Hadith and do not rely on usury or interest in their transactions. The prohibition of usury is stated in the Qur'an

## C. RESEARCH METHODS

The research method serves as a guide in conducting research. The research method is used as a basic reference. The research method becomes a tool for researchers in analyzing existing data. The analysis can find a conclusion from the research.

In accordance with the title of this research journal, "Analysis of Islamic Banking Arabic Terminology for Islamic Bank Customers", the approach in this study uses a qualitative approach.

This type of research is classified as qualitative research when viewed from the approach. Qualitative research is research that has limited research objectives, but with success it extracts as much data as possible regarding the research objectives.

This research is classified as a descriptive research when viewed from its explanation. Descriptive research is research that aims to collect facts and describe thoroughly and thoroughly according to the problem to be solved. <sup>1</sup>Based on the statement above, it can be concluded that this research is a qualitative descriptive.

To obtain clear data in this study, researchers are trying to find information that leads to research. In qualitative research, researchers must be able to act as research instruments, as well as assistance from those who really know.

In this study, researchers used several data collection techniques, namely:

1. Interview Method (*interview*)

Interviews or *interviews* are a form of verbal communication and the process of obtaining data information for research purposes by meeting

face to face, as well as conducting questions and answers or conversations. In the interview questions and answers are given verbally.

2. Observation Method (*Observation*)

Observation is the collection of data by observing, and participating directly in the object of research, in order to obtain the necessary data. In this case, the researcher uses a moderate participatory observation technique, where the researcher in collecting participatory observation data in several activities will follow it, but not all of them.

3. Documentation Method

Documentation is a data collection technique obtained through documents and tends to become secondary data. The use of documentation data is used by researchers to find data on matters or variables in the form of notes, transcripts, books, newspapers, scientific magazines, inscriptions, minutes of meetings, calendars, agendas and so on.

In qualitative research, maintaining the validity of the data obtained is a major factor, so, in carrying out data validity, researchers need to check the data again before processing it in the form of the report presented. In order to avoid errors, the researcher tested the credibility of the data

## D. RESULTS AND DISCUSSION

Based on some of the explanations above, the results and discussion are how to understand Islamic banking Arabic terminology for Islamic bank customers in Surabaya. Departing from a focus, the researchers conducted interviews with 5 Islamic bank customers who were scattered from various Islamic bank customers. The five customers are as follows:

1. Iksan Ahmad (PNS)

According to Iksan Ahmad, the first informant said that the terms wadiah and mudharabah are a novelty

because these two terms have never been used because his background is general, which means he has never had Islamic boarding school education. However, he was interested in becoming a customer of an Islamic bank after receiving an explanation from customer service regarding these two terms. So that on the basis of understanding from the customer, the answer is that the right path is in banking transactions using the sharia system

2. Mawardi Imam (Trader)

The second informant continued to say that he joined as a customer of a Sharia bank due to self-awareness of the practice being carried out with the concept of Sharia, but his understanding did not yet know it so that the Arabic term in savings still depended on internet information to make it easier to understand in depth.

3. Yanti indriani (Millennial)

Then in line with the explanation above, according to the third informant, one of the millennials joined as a Sharia bank customer from self-awareness and added that after participating in several religious studies in his home mosque environment, however, he understood Arabic terms such as wadiah and mudharabah in savings products only at a glance based on the study. -studies in the mosque.

4. Muhammad Nur (Student)

The fourth informant differs from the narrative of the informant above regarding the Arabic term banking in savings products. According to him, Arabic terms such as wadiah and mudharabah have been known since Islamic boarding schools, but only then did they understand that wadiah and mudharabah were actually implemented in an Islamic financial institution.

5. Al Mukarromah (Student)

Finally, according to the informant as a student, he said that the Arabic term in savings at a Sharia bank,

according to him, is a new term that is rarely known, even according to him, he understands the terms wadiah and mudharabah since getting an explanation from customer service, giving rise to the thought that Islam does not only discuss how to pray, how to pay zakat and how to go on pilgrimage but Islam is also included in banking economic transactions, especially in Sharia savings.

Based on the interview results above, it can be concluded that Arabic terminology in joining customers in savings products is as follows:

- a. The customer does not know banking Arabic terminology in savings products and is interested after receiving an explanation from an employee of an Islamic bank
- b. With the Arabic term used by customers, they join to become depositors in Islamic banks because of their awareness of transactions regulated in Islam
- c. Banking terminology or Arabic terms in savings products, the biggest role in joining people to become customers lies in the customer service human resources in conveying or explaining the contracts contained in these products.

Referring to the results above, if analyzed based on a research result, the function of Arabic as the language of Islamic Economics is marked by the recent economic crisis that has hit the world, which has made people's attention to glance at economic development and banking with the Shari'ah system. Even in Indonesia, there are almost no banks that do not open shari'ah banks. This had the effect of developing and growing a new Arabic vocabulary (mufradat) related to economics and banking. Then the terms mudharabah, muamalah, baitul mal, qardhul hasan, sadaqah, zakat, infaq, waqf, and so on became popular.

All of these vocabularies are in Arabic, which means and the context of their

usage must be understood by students/students so they are not out of date and meaningless. Thus, the prestige of the Arabic language continues to develop in a positive and modern direction, because it becomes the language of association among people, educated people and others. This activity of studying the Koran and Arabic is necessary in order to better understand the meaning of Islamic economics itself. The qawliyyah verses come from Arabic, so we must first master Arabic in order to be more perfect in studying Islamic economics because how can we be considered experts in Islamic economics while we do not master the original language used in studying Islamic economics. Sources of understanding of Islamic economics certainly comes from the Koran and Hadith.

## E. CLOSING

Terminology is a term that refers to an explanation of a word, therefore Arabic banking terminology is an Arabic term that is used or used in banking products, for example in savings there are wadiah and mudharabah products. These two terms which are considered new will have an effect on customers when there is no understanding so that it will have an impact on increasing Islamic bank customers. Therefore, the role of Islamic bank managers is a must to continue to socialize and educate the public.

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