

Public Perception And Understanding Of Profit Sharing In Islamic Banks (Case Study In Karangtalun Village, Kalidawir Subdistrict, Tulungagung Regency)

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ABSTRACT

This study aims to understand the perceptions and understanding of the people in Karangtalun Village regarding the profit-sharing concept in Islamic Banks. This research uses a qualitative approach, collecting data from the community in Karangtalun Village. Data collection methods include observation, interviews, and documentation. The data analysis method consists of three main stages: data reduction, data presentation, and conclusion drawing. Most people in Karangtalun Village have a negative perception of profit-sharing, with doubts about its validity, viewing it similarly to interest; only a few individuals, such as academics and religious figures, hold a positive view of profit-sharing in Islamic banks. Similarly, the community's understanding is still limited; most people do not fully grasp the concept of profit-sharing or its mechanism in detail, with many still believing that profit-sharing is the same as interest. In contrast, academics and religious leaders tend to have a better understanding of Islamic bank profit-sharing. The negative perception and lack of understanding of profit-sharing are due to several factors, such as the lack of experience with profit-sharing, individual backgrounds, and unclear information. These factors contribute to the community's less favorable perception and understanding of profit-sharing.

Keywords: *Perception and Understanding, Community, Profit-Sharing, Islamic bank*

ABSTRAK

Penelitian ini bertujuan untuk mengetahui persepsi dan pemahaman masyarakat desa karangtalun mengenai konsep bagi hasil pada Bank Syariah. Penelitian ini menggunakan pendekatan kualitatif dengan mengambil data pada masyarakat Desa Karangtalun. Pengumpulan data menggunakan metode observasi, wawancara, dokumentasi. Metode analisis data mencakup tiga tahapan utama yaitu mereduksi data, penyajian data, dan menarik kesimpulan. Persepsi masyarakat desa karangtalun mengenai bagi hasil Sebagian besar masyarakat masih menilai bagi hasil itu negative seperti keraguan terhadap bagi hasil, memandang bagi hasil sama seperti bunga, hanya beberapa masyarakat yang memandang positif bagi hasil di bank Syariah seperti akademisi dan tokoh agama. Begitu juga dengan pemahaman masyarakat yang masih kurang, Sebagian besar masyarakat tidak memahami bagi hasil dan mekanisme bagi hasil secara detail, banyak masyarakat yang masih berpemahaman bahwa bagi hasil dan bunga itu sama. Berbeda dengan akademisi dan tokoh agama yang cukup memahami dengan baik terkait bagi hasil bank Syariah. Persepsi negative dan kurangnya pemahaman masyarakat tentang bagi hasil disebabkan oleh beberapa faktor seperti tidak adanya pengalaman bagi hasil, latar belakang individu, dan informasi yang tidak jelas. Hal tersebut menyebabkan persepsi dan pemahaman masyarakat tentang bagi hasil tidak begitu baik.

Kata Kunci: *Persepsi dan pemahaman, masyarakat, bagi hasil, bank syariah.*

A. INTRODUCTION

Indonesia as a country that is in the development stage, making the banking industry has an increasingly vital role. The main function of banking in collecting and channeling public funds is considered very crucial in supporting economic development. Islamic banks as one of the banking business actors are experiencing quite rapid growth and competing with other banks both Islamic and conventional banking¹. In Indonesia, people are accustomed to the interest-based financing system implemented by conventional banks².

¹ Yayuk Sri Rahayu, "PENGARUH INTEGRATED MARKETING COMMUNICATION TERHADAP BRAND EQUITY PERBANKAN SYARIAH DI KOTA MALANG,"

Pengaruh Integrated Marketing Communication El-Dinar, vol. 1, 2013, 115.

² Tira Fitria, "PERKEMBANGAN BANK SYARIAH DI INDONESIA," *Jurnal Ilmiah Ekonomi Islam* 1, no. 02 (2015): 75.

The interest-based lending system provides huge profits for financiers, but, results in the poor being mired in economic difficulties.

Islamic banking emerged as another alternative to deal with the problems between bank interest and usury. According to Firdauz Ramadhani & Rojalih (2023) the emergence of Islamic banks in Indonesia is the desire of Muslims to avoid usury to get the expected solution³. Although currently the majority of people in Indonesia still rely on conventional bank services rather than Islamic banks, in recent years Islamic banks have experienced a significant increase. In this case, the government also provides support for the development of Islamic banks through the issuance of Law Number 7 of 1992, although the legal basis is still considered less strong⁴.

As is known in Islamic banks, the system used is profit sharing. Profit sharing in Islamic financial institutions includes profit and loss sharing. The principle of profit sharing in Islamic banks provides an alternative banking system that is profitable, both for the community and banks. Profit sharing, according to etymology in Indonesian, can be interpreted as profit sharing. In an economic context, this term refers to the sharing of profits generated by an economic entity. Conceptually, profit refers to the difference between total revenue and total cost incurred by the company. Furthermore, profit sharing refers to a profit-sharing mechanism that is based on net profit, which is the revenue earned after deducting all costs associated with the production process or company operations. In the context of Islamic banking, the more commonly used term is profit and loss sharing (PLS), which refers to a sharing scheme between profits and losses generated from a business, in accordance with sharia principles that prioritize justice and balance between the parties involved⁵.

³ Lulu Firdauz Ramadhani and Ahmadih Rojalih, "Riba, Bunga Bank, Dan Problematikanya Menurut Gus Baha," *Jurnal Ilmiah Multidisiplin* 2, no. 11 (2023).

⁴ Fani Firmansyah and Kotijah Fadilah Abdilah, "Analisis Swot Dalam Penentuan Strategi Pemasaran Produk Pembiayaan Pada Pt. Panin Bank Syariah, Tbk. Kantor Cabang Malang," *Jurnal Ekonomi MODERNISASI* 10, no. 2 (2014): 77–96, <https://doi.org/10.21067/jem.v10i2.798>.

⁵ Suherman, "Penerapan Prinsip Bagi... 295," 2009, 295–304.

Indonesia is a vast country, making the place where people live different, there are people who live in urban areas, there are also people who live in rural areas. The geographical conditions in Indonesia cause many areas to be left behind, as a result many people are left behind in terms of knowledge, especially those who live in remote areas. Islamic banks in small towns can be said to be uneven which causes many people to rule out Islamic banks even though Islamic banks can be a very profitable breakthrough for the community.

However, in reality, in previous research conducted by Putra (2023) there are still many unfavorable perceptions from the public regarding profit sharing in Islamic banks, a poor understanding affects everyone's perception of something⁶

According to Muhyidin (2017), one of the reasons why santri are less responsive is because Islamic banking in various regions in Indonesia has not been evenly distributed⁷.

The lack of prevalence of Islamic banks in Indonesia is due to the lack of knowledge of the Indonesian people. Inaccurate understanding of profit sharing is one of the factors that cause a lack of public interest in conducting transactions in Islamic banks, even though the system can be an option for Muslims who need banking services without usury⁸.

According to the Big Indonesian Dictionary (KBBI), the meaning of the word understanding is the process, act of understanding or making sense. In the context of understanding, there are methods or ways used to obtain the necessary information. Comprehension is a person's attempt to understand and interpret

⁶ Mukhammad Angga, Setia Putra, and Deny Yudiantoro, "Persepsi Masyarakat Tentang Bagi Hasil Pada Bank Syariah" 12, no. 1 (2024): 47–58.

⁷ Niken Nastiti, Arif Hartono, and Ika Ulfah, "Pengaruh Religiusitas, Pengetahuan Perbankan, Pengetahuan Produk Perbankan, Pengetahuan Pelayanan Perbankan, Dan Pengetahuan Bagi Hasil Terhadap Preferensi Menggunakan Jasa Perbankan Syariah," *Jurnal Ilmiah Bidang Manajemen Dan Bisnis* 1, no. 1 (2018): 15–25, <http://journal.umpo.ac.id/index.php/asset>.

⁸ Muhammad Tabroni et al., "Pemahaman Masyarakat Tentang Bagi Hasil Dan Bunga Di Bank Syariah Indonesia," *Journal Perdagangan Industri Dan Moneter*, vol. 11, 2023, 70–77.

objects. It is not just about thinking, but also about putting oneself in someone else's situation or perspective⁹. The understanding of the community in the researcher's place in Karangtalun Village, Kalidawir District, Tulungagung Regency regarding profit sharing in Islamic banks is still lacking, this is evidenced by the words of some residents who consider profit sharing in Islamic banks to be the same as Islamic bank interest. Whereas if people can understand, profit sharing in Islamic banking can provide convenience for people in need

Based on the description above, the researcher is interested in conducting research in Karangtalun Village, Kalidawir District, Tulungagung Regency with the title "Perception and Understanding of Profit Sharing in Islamic Banks".

B. METHODS

The research used is research that uses qualitative methods. The data source used in this research is primary data through direct interviews with the people of Karangtalun Village, Kalidawir District, Tulungagung Regency. In this primary data, data is obtained through sources or informants who in this study are people who live in Karangtalun Village, Kalidawir District, Tulungagung Regency, who have savings in both conventional and Islamic banks and are willing to become informants in this study while secondary data is obtained from books, journals, media, and magazines related to research¹⁰.

Data collection techniques include observation, interviews and documentation. The next stage involved detailed descriptions of the cases or themes, as well as the process of coding the data by classifying it based on the observed and researched problem items. The data was then categorized into themes for use in the final stage. Next, data interpretation is done by reading through the data to develop the results and verify the accuracy of the data. The final stage involved visualizing the data in the form of a picture of the results obtained. Data validity is carried out by triangulating sources by

⁹ Tabroni et al., 11:70–77.

¹⁰ Prof. Dr. Sugiyono, *METODE PENELITIAN KUANTITATIF, KUALITATIF DAN R&D* (Bandung: Alfabeta, Bandung, 2015).

validating data with the community of Karangatalun Village, Kalidawir Subdistrict, Tulungagung Regency. The next stage involves a detailed description of the case or theme, as well as the process of coding the data by classifying it based on the items of the problem observed and researched. The data was then categorized into themes for use in the final stage. Next, data interpretation is done by reading through the data to develop the results and verify the accuracy of the data. The final stage involves visualizing the data in the form of an overview of the results obtained.

Primary data sources in this research were obtained from interviews with the people of Karangatalun Village, Kalidawir District, Tulungagung Regency, while secondary data were obtained from journals, books, articles, magazines and other documents. In this study, secondary data was obtained from e-books, journals, media and related research.

C. RESULTS AND DISCUSSION

1. Research Results

a. Karangatalun Village Profile

The object of this research is Karangatalun Village, Kalidawir District, Tulungagung Regency. Karangatalun Village is located in the lowlands in the Kalidawir District of Tulungagung Regency, East Java Province. The majority, even more than 90 percent, of the population of Karangatalun village is Muslim and comes from the Javanese tribe. Most of the residents of Karangatalun Village earn a living as farmers, MSME players, and work abroad.

b. Research Subjects

Research subjects have an important role because they are the source of data observed by researchers. In qualitative research, research subjects are often referred to as informants, who are individuals who provide information related to the research topic being carried out. Researchers specifically choose informants who are able to provide a deep understanding of the phenomena that occur in the field.

The selection of research subjects or informants is a very crucial stage and must be done well. Given that this research focuses on people's understanding of profit sharing in Islamic banks, researchers decided to determine the most suitable and relevant research subjects or informants, namely:

- 1) Informants are at least 18 years old.
- 2) People who live in Karangtalun Village, Kalidawir District, Tulungagung Regency.
- 3) People who have savings in both conventional and Islamic banks, and are willing to be the object of research.

Table 1
Informant Description

| No | Informant Name | Village |
|----|-----------------|---------------------------|
| 1 | Imam Hanafi | Karangtalun Rt 02 / Rw 03 |
| 2 | Imam Rofi'i | Karangtalun Rt 02 / Rw 03 |
| 3 | Sriyanah | Karangtalun Rt 03 / Rw 03 |
| 4 | Intan | Karangtalun Rt 04 / Rw 04 |
| 5 | Arista Ababil | Karangtalun Rt 04 / Rw 02 |
| 6 | Jamil Asyari | Karangtalun Rt 02 / Rw 03 |
| 7 | Anas Fatkhullah | Karangtalun Rt 02 / Rw 03 |

Source: Data processed by researchers, 2024

c. Public Perception of Profit Sharing in Islamic Banks

Perception in a general sense is a person's view of something that will make a response to how and with what a person will act. Perception is the process of receiving information through senses such as sight, hearing, smell, and feeling. According to the definition in the Big Indonesian Dictionary, perception is a direct response or acceptance of something¹¹. Human perception varies depending on the individual's point of

¹¹ Tri Rahma, "No PERSEPSI MASYARAKAT KOTA MEDAN TERHADAP PENGGUNAAN FINANCIAL TECHNOLOGY (FINTECH)," *Jurnal At-Tawassuth* 3, no. 1 (2018).

view when sensing. Some people may see something as good or have a positive perception, while others may have a negative perception, which will ultimately affect observable or real actions or behaviors¹².

Profit sharing is the main principle on which Islamic banks base their operational, both in the collection and distribution of funds. Funds collected through the principles of wadiah yad damanah, mudarabah mutlaqah, ijarah, and others, as well as paid-up capital, are put together in a pooling fund. The most dominant source of funds comes from the principle of mudharabah mutlaqah, which generally achieve more than 60 percent and is in the form of savings, deposits, or obligation. This pooling fund is then used for the distribution of funds in the form of financing with the principles of profit sharing, sale and purchase, and rent¹³.

The number of financial institutions in Kalidawir and its surroundings makes it easy for people to carry out transactions or similar activities, but it should be noted that in the midst of the many financial institutions in Kalidawir, sharia financial institutions are rarely found, even though the majority of the population of Kalidawir sub-district is Muslim, which should be sharia financial institutions can be a market for the people of Kalidawir and surrounding areas, of course this raises questions for the general public.

Based on the results of interviews obtained from informants, one of the people of Karangtalun Village, namely Mr. Hanafi, who argued that:

“pandanganku ke bagi hasil ini sek ragu mas semuanya sek abu-abu menurutku, ada yang bilang lek bagi hasil itu bukan bunga, tapi kenyataanya tetep, mirip bunga mas, Cuma namanya diganti tapi nyatanya mereka tetep

¹² Ni Subagia, Holilulloh, and Yunisca Nurmalisa, “Persepsi Masyarakat Terhadap Konsep Tri Hita Karana Sebagai Implementasi Hukum Alam,” *Jurnal Kultur Demokrasi*, 2016, 1–16.

¹³ Ascarya Yumanita, *Bank Syariah: Gambaran Umum* (Jakarta: Pusat Pendidikan dan Studi Kebanksentralan (PPSK) BANK INDONESIA, 2005).

menginginkan imbalan dari uang yang tak pinjam kan, kayak gini yang buat mikir itu ndak sesuai sama prinsip islam, jadi saya masih ngerasa ragu bahwa bagi hasil itu benar-benar bukan riba atau bunga, begitu mas pandangan saya“ (Mr. Hanafi)

From the results of these interviews, it can be seen that people still doubt the profit sharing carried out by Islamic banks.

Furthermore, according to one of the people of Karangtalun Village, namely Mr. Imam, who views that profit sharing and interest are only different terms, this is expressed in an excerpt of the sentence which contains:

“jujur yo mas dengan pengetahuanku seng gak bagus iki, lek sampean tanya pandanganku tentang bagi hasil itu saya sek bingung, bingung saya itu inilo mas kalo bank syariah itu saya kira yo gak ada bunganya, bener-bener bersih gitu lo mas, tapi nyatanya waktu denger temen saya ngomong ternyata kan tetep ada biaya tambahanya gitu kalo di bank umum kan nyebutnya bunga kalo di ini di bank syariah disebutnya bagi hasil, ya kalo sama sama tetep memungut biaya tambahan apa bedanya sama bunga mas, toh sama sama cari keuntungan lewat simpan pinjam uang“ (Mr. Imam).

There are also those who think that the profit sharing carried out by Islamic banks is not transparent as said by Mrs. Sri, which is:

“sakjane saya cukup oke sama bank syariah ini mas, opo neh sama bagi hasilnya, tapi saya ngerasa bank syariah itu belum transparan gitu lo mas kalo tak tanya gimana caranya bagi hasil di itung, jawaban mereka seringkali ndak memuaskan dan kui ngebuat saya mengurungkan niat untuk nabung atau pinjam di bank syariah itu saya itu susah mas percaya sama sesuatu yang masih belum jelas, seharusnya mereka itu lebih blak-blakan gimana caranya penghitungan bagi hasil itu, kalau mau dipandang orang-orang dengan baik, ya haruse mereka harus berani blak-blak an dengan apa yang terjadi di dalam, jangan karena ada nama syariahnya, terus ada sesuatu yang tidak diperbolehkan itu disembunyikan“ (Mrs. Sri).

So, people's hesitation towards profit-sharing is a reflection of uncertainty, concern for clarity and the need to understand the underlying values. Furthermore, the lack of knowledge makes the community lack information about profit sharing, this can occur because the terms and mechanisms used in the two systems are not explained in detail, as a result the community tends to assume the same and equally expect profits. Then the assumption that the profit-sharing system is not transparent shows that people feel that they do not get clear information about the profit-sharing mechanism work uncertainty in the calculation and distribution of results will cause distrust, people want to know clearly how their money is managed as well as the results calculated, so they feel confident and safe investing.

In contrast to the views of academics and religious leaders in Karangtalun Village, one of them is Mrs. Intan who thinks that profit sharing can avoid usury, who said that:

“pandangan saya terhadap bagi hasil, ya bagus bisa jadi trobosan untuk menghindari riba ya, bagus sebenarnya dengan adanya bagi hasil akan terlihat lebih adil karena kedua pihak bank atau nasabah sama-sama nanggung resiko, tapi sulit untuk masuk ke dalam masyarakat sini karena minimnya informasi dan sosialisasi dan juga cabang-cabang bank syariah yang sangat jarang ditemui disini, kalo mereka udah bisa masuk di masyarakat nanti akan gampang mempromosikan bagi hasil ini ke masyarakat, sayang sebenarnya kalau ndak bisa memanfaatkan populasi muslim disini dengan menerapkan bagi hasil di bank syariah dan meninggalkan riba“ (Mrs. Intan).

One of the other informants, Mr. Abil, as an academic figure in Karangtalun Village, argued about his views on the application of profit sharing in Islamic banks:

“bagi hasil ini sebenere berpotensi banget untuk mendorong perekonomian yang lebih baik. Dengan adanya bagi hasil nasabah ngerasa lebih memiliki peran dalam menjalankan usaha yang didanai, tapi juga tidak semudah itu, banyak yang harus dilakukan mulai dari transparansi yang menjadi isu penting, masyarakat perlu

diyakini jika bank syariah ndak Cuma beroperasi sama istilah halal, tapi juga nerapin praktik yang benar-benar transparan, terus perlunya promosi, dan ini yang paling penting, bank syariah juga harus benar-benar menjalankan syariat islam, kalau ndak gitu ya apa bedanya sama bank umum, pemahaman masyarakat juga harus lurus tentang bank syariah dulu, nantinya juga pasti akan mengikutinya“ (Mr. Abil).

The conclusion of the answers from the two academic figures in Karangtalun Village is that the views on the application of profit sharing in Islamic banks are more about: (1) profit sharing can avoid usury; (2) profit sharing has the potential to encourage a better economy.

Furthermore, one of the informants, Mr. Jamil, as a religious figure in Karangtalun Village, argued about his views on the application of profit sharing in Islamic banks:

“bagi hasil itu bagus jika dilakukan sesuai dengan prinsip Syariah dan ajaran islam. kalau dilihat lihat ya, ini sepertinya masyarkat, khususnya untuk daerah karangtalun dan sekitarnya sek banyak seng belum tahu perbedaan bank Syariah sama bank konvensional. ini terlihat dari masih banayaknya masyarakat yang bergantung dengan bank biasa, tapi mungkin mereka masih bergantung dengan bank biasa dikarenakan lebih banyaknya bank konvensional daripada bank Syariah disini dan masyarakat masih kesulitan untuk beradaptasi dengan bank Syariah yang didalamnya terdapat istilah istilah yang mungkin masyarakat biasa sulit untuk mengetahuinya, seperti akad-akadnya kana sing gitu kan di telinga, nah itu pr buat pegawai bank Syariah bagaimana nanti kedepanya agar masyarakat mau menggunakan layanan bank Syariah ini” (Mr. Jamil).

One of the other informants, Mr. Anas as a religious figure in Karangtalun Village, argued about his views on the application of profit sharing in Islamic banks:

“bagi hasil dalam bank syariah dipandang sebagai solusi untuk menghindari riba bagi sebagian orang, tapi mungkin ada perspektif yang ndak diperhatikan, sebagian orang menganggap kalo bagi hasil itu jawaban yang tepat untuk

ngehindari riba tapi dalam praktiknya kita juga harus waspada dengan adanya penyalahgunaan, banyak orang yang belum ngerti bagi hasil mungkin juga dapat dimanfaatkan oleh pihak bank syariah, jadi kalo bank syariah ingin berkembang lebih baik ya harus benar-benar sesuai islam, jangan melenceng atau bahkan hanya numpang nama di islam“ (Mr. Anas).

The conclusion of the answers from the two religious leaders in Karangtalun Village stated that the views on the application of profit sharing in Islamic banks are more about: (1) profit sharing needs to be developed; (2) profit sharing must be in accordance with Islam.

d. Public understanding of profit sharing in Islamic banks

According to the Big Indonesian Dictionary (KBBI), the meaning of the word understanding is the process, act of understanding or making sense. In the context of understanding, there are methods or ways used to obtain the necessary information. Comprehension is a person's attempt to understand and interpret objects. It is not just about thinking, but also about putting oneself in someone else's situation or perspective¹⁴

According to Ngalim Purwanto (1997:44) comprehension involves a person's ability to understand the meaning or ideas, situations, and facts they know. This is not only limited to memorizing words mechanically, but about a deep understanding of the concepts behind the questions or information provided. Its operational capabilities include the ability to distinguish, transform, prepare, present, organize, interpret, explain, demonstrate, give examples, prediction, determine, and make decisions¹⁵.

A society is a group of individuals who live in an area and consist of various social layers, ranging from those who have

¹⁴ Tabroni et al., “Pemahaman Masyarakat Tentang Bagi Hasil Dan Bunga Di Bank Syariah Indonesia,” 11:70–77.

¹⁵ Syamsuddin Antuli, “Pemahaman Masyarakat Tentang Jual Beli Cengkeh Yang Masih Di Pohon(Ijon) Di Kecamatan Passi Barat Kabupaten Bolaang Mongondow,” *Journal Economic and Business Of Islam* 2 (2017): 1–26.

wealth to those who are less well-off. A society is actually formed from people who follow customary rules, norms, and various regulations that must be followed and respected. Understanding society is an activity or process to achieve a goal, where a number of people have adopted customary rules, norms, and various regulations that they obey. To achieve a certain goal, it is important for them to have knowledge that can form an accurate point of view or thought about something.

Based on the results of interviews and observations made in the field, it was found that researchers asked about: "what is your understanding of profit sharing at Islamic banks?" This can be seen through the following excerpts of interview answers with informants in this study, namely:

One of the people of Karangtalun Village, Mr. Hanafi, said about his understanding of profit sharing in Islamic banks:

"sepemahamanku bagi hasil kui yo biaya tambahan, kasarane aku bilang lek bagi hasil kui seperti kita pinjam uang di bank terus dikasih bunga, sedangkan disini di bank syariah itu namanya bunga, sebenere aku juga belum mendalami pie bagi hasil itu didapatkan tapi ngelihat sejenak udah bisa nyimpulin kalo bagi hasil itu ternyata seperti ini, ternyata tetap ada biaya tambahan seng wajib kita bayarkan, didelok dari jenenge emang lebih alus kan bagi hasil tapi nyatane masih mirip mirip sama bunga, jadi lebih enak simpan pinjam atau nyimpen uang di tempat yang udah jelas kayak di bank bri, bni dan sebagainya, toh yo lebih gampang" (Mr. Hanafi).

One of the other villagers, Mr. Imam, said about his understanding of profit sharing in Sharia banks:

"sakjane saya juga kurang tau, yang tak ngerteni itu kan dulu, bagi hasil itu seperti kita di suruh nggarap tanah terus kita tanami, terus nanti hasile dibagi sama pemilik tanah itu tadi, tapi setelah diberi tau temen saya itu ternyata ndak gitu pas kita pinjam uang nantinya juga dikembaliin tapi kita ngembaliinya lebih gitu lho, saya juga udah sedikit lupa waktu temen saya ngomong itu, malah ribet mas lek menurutku ya, pernah denger orang ngomong, ngomongin bagi hasil itu tapi njelasinya gak jelas gitu lho mas, jadinya

saya yo tetep bingung ragu juga, saya lebih enak pakai bank biasa disini lebih gampang, jelas dan gak usah jauh jauh” (Mr. Imam).

One of the other villagers, Mrs. Sri, said about her understanding of profit sharing in Sharia banks:

“ya mas, bagi hasil di bank Syariah itu ya, apa ya, mungkin ini mas ya kita simpan uang ya di bank apa itu yang kalo kita simpan berapa juta gitu nanti dapat komisi segini gitu ya lupa Namanya lek ndak salah deposit, nah jadi kan ini ibarat uang kita di pinjam bank terus nanti kita dapat komisinya segini gitu, nah yang saya ndak ngerti itu gimana perhitungannya kok Cuma dapet segini, dan kalo saya yang pinjam gitu kenapa kok nanti saya harus bayar segini, saya bingung itunya lo mereka bank Syariah juga ndak jelas kan kalo jelasin mas kurang ini kurang transparan bagaimana cara kerjanya bagi hasil itu tadi saya pengen lo sebenere disitu tapi gara-gara itu ya” (Mrs. Sri).

The conclusion from the answers of the three people of Karangtalun Village is that the understanding of profit sharing in Islamic banks is more about: (1) profit sharing is an additional cost; (2) people's habit of using conventional banks affects the development of profit sharing in Islamic banks; (3) do not understand how to calculate profit sharing. So, profit sharing in Islamic banks is considered like interest in Islamic banks which still expects compensation from borrowers, there is no significant difference between the two, then the community is still confused in understanding profit sharing, lack of clear information and the habit of using conventional banks makes people still confused in understanding the true meaning of profit sharing. Then people only know profit sharing but are still confused in calculating profit sharing which causes less public interest.

One of the academic leaders in Karangtalun village, Mrs. Diamond, said about her understanding of profit sharing in Sharia banks:

“bagi hasil itu pembagian nisbah kan ya, pemahaman bagi hasil disini masih sangat bervariasi ya, banyak yang menganggap sama dengan bunga ada juga yang

menganggap berbeda sama bunga, yang berakibat keraguan mereka bahwa nanti ndak sesuai prinsip Syariah kalo menurut saya sendiri bagi hasil itu lebih baik ya mas daripada bunga” (Mrs Intan).

One of the other academic figures in Karangtalun village, Mr. Abil, spoke about his understanding of profit sharing in Sharia banks:

“bagi hasil merupakan pembagian keuntungan yang dilakukan berdasar prinsip Syariah, dalam hal ini bank Syariah biasanya ada di mudharabah sama musyarakah yang mana bank dan nasabah sama-sama berbagi keuntungan dan resiko sesuai perjanjian, cukup sulit sebenarnya kalo dimengerti dengan masyarakat awam, istilah istilah kayak mudharabah, musyarakah itu pasti banyak masyarakat yang tidak mengerti, ya masyarakat tidak se islamik itu semua karenanya, yang islam kentel aja belum tentu tau lho tentang istilah istilah ini, apalagi yang Cuma islam ktp dan masyarakat yang ndak berpendidikan tinggi, mungkin ya Cuma ngah ngoh ngah ngoh kalo ditanyain seputar ini, perlunya sosialisai untuk meminimalisir kesalahpahaman masyarakat yang berpandangan salah terhadap bagi hasil” (Mr. Abil).

According to one academic figure, people's understanding of profit sharing still varies from negative to positive views which can affect people using Islamic bank services, then not everyone knows profit sharing due to terms that may not be familiar to their ears, special attention is needed from Islamic bank institutions to deal with this.

Mr. Jamil, as one of the religious leaders in Karangtalun village, said about his understanding of profit sharing in Sharia banks:

“lek ditanya bagi hasil saya ngertinya ya pembagian keuntungan dan kerugian, menurut saya bagi hasil kan sama-sama nanggung, jadi kalo kita untung ya sana juga untung kalo kita rugi sana ya rugi, tapi ndak tau ukuran ruginya mereka itu seberapa saya ndak paham, ini kalo menurut saya, dan kalo sampean tanya ke orang lain atau masyarakat sini ya seperti kasusnya sampean saya berani ngomong kalo masyarakat disini pasti banyak yang ndak

mengetahui itu kalopun ada paling yo mek 20 persen dari 100 persen, dilihat dari latar belakang masyarakat sini cukup berpengaruh terhadap pemahaman mereka tentang bagi hasil ini, Pendidikan, terus agama kan Syariah itu agama islam gimana kalo mereka yang ndak paham apa-apa tentang agama, ya ndak tertarik blas, wong disini aja lebih gampang pakai bank biasa itu” (Mr. Jamil).

Mr. Anas, as one of the religious leaders in Karangtalun Village, said about his understanding of profit sharing in Sharia banks:

“kayak pembagian keuntungan dari keduanya gitu kan saya ndak tau ya ini jatuhnya riba atau ndak, yang pasti kalo memberatkan salah satu pihak itu nanti jadinya riba mas, dan itu tidak diperbolehkan, tapi nyatane hampir keseluruhan orang sini kan pakainya bank biasa, padahal kebanyakan mereka islam, tapi tetep milih bank biasa yang ada bunganya, itu karna apa juga salah satunya paling menganggap kalo bagi hasil juga memberatkan mereka, dan mereka menghiraukan bunga,iya kalo di bank syariah nerapin bagi hasil yang bener-bener sesuai, kalo ndak kan tetep jadi bunga nantinya, padahal bunga itu berdosa, bank syariah disini juga susah mas ditemuin beda sama bank biasa itu, ya dengan itu masyarakat disini banyak yang mengabaikan bank syariah dan lebih pilih bank umum“ (Mr Anas).

The conclusion from the answers of the two religious leaders of Karangtalun Village stated that the understanding of profit sharing in Islamic banks is more about: (1) the background of the community affects the understanding of profit sharing; (2) the community does not fully believe in profit sharing in Islamic banks. So the background of the community affects knowledge about profit sharing, only certain people understand, such as, highly educated people, religious people and a supportive environment, then the community does not fully believe in profit sharing run by Islamic banks, the dominance of conventional banks makes it difficult for Islamic banks to enter the community.

2. Discussion

a. Public Perception of Profit Sharing at Islamic Banks

From the results of interviews with the community in Karangtalun village, it is known that the perception of the community in Karangtalun village is still said to be negative, but some people such as academics and religious leaders have other views on profit sharing conducted by Islamic banks. This is known from the triangulation conducted by researchers, namely:

Firstly, there is uncertainty about profit-sharing: although profit-sharing is perceived to be different from interest in conventional banks, the mechanism still looks similar to interest in conventional banks in practice. This uncertainty is caused by the perception that, at the end of the day, the bank still expects a "return" or profit from the capital it has lent.

Secondly, profit sharing and interest are just different terms. People still cannot understand the concept of profit sharing in Islamic banks. There is an expectation that profit sharing in Islamic banks should be completely free from additional fees or interest-like elements. However, in reality, some people feel that profit sharing in Islamic banks is just a "name change" for interest, as both involve rewards. This view also indicates disappointment, where the concept of profit sharing is considered incompatible with sharia principles, which are expected to be free from usury. The public sees that, at the end of the day, the goal of both Islamic and conventional banks is to make a profit from money lending and saving activities.

Third, profit sharing is not transparent. Despite the interest in Islamic banks and profit sharing, there are still significant concerns related to the lack of transparency in the profit sharing mechanism in Islamic banks. Openness in explaining the profit-sharing calculation mechanism is considered very important in an effort to build customer trust.

Fourth, according to academics, profit sharing can avoid usury. Profit sharing is seen as a positive innovation to avoid usury and provide justice for both banks and customers because

both bear the same risk. However, there are challenges in terms of the lack of information and education about Islamic bank products, as well as limited branch offices that make access difficult for the community.

Fifth, profit sharing has the potential to encourage a better economy. Profit sharing has great potential to encourage a better economy by giving customers an active role in the business being funded. However, to achieve this potential, transparency in the profit-sharing mechanism in Islamic banks is a crucial issue. The public needs to be convinced that Islamic banks do not only operate with the word halal, but also carry out truly transparent practices.

Sixth, according to religious leaders, profit sharing needs to be developed in the future. Profit sharing can be considered positive if it is implemented in accordance with sharia principles and Islamic teachings. However, there is still a lack of knowledge in the community, especially in rural areas, about the differences amongst Islamic banks and conventional banks. The community's dependence on conventional banks is due to the dominance of conventional banks that are more affordable and on the other hand the community has difficulty in adapting to Islamic terms in Islamic banks that may feel unfamiliar.

Seventh, profit sharing must be in accordance with Islamic principles. Profit sharing in Islamic banks is considered as a solution to avoid usury by some people. However, there are concerns regarding the potential for abuse in its operations, especially given the lack of public understanding of the concept of profit sharing. This can be exploited by Islamic banks if there is no proper education. Therefore, for better development, Islamic banks must ensure that their operations are truly in accordance with Islamic law and not just use the name of Islam without implementing practices that are in accordance with Islamic teachings.

b. Public Understanding of Profit Sharing at Islamic Banks

From the results of interviews with the community in Karangtalun village, it is known that the understanding of the community in Karangtalun village is still said to be lacking, but some people such as academics and religious leaders have a fairly good understanding of profit sharing conducted by Islamic banks. this is known from the triangulation conducted by researchers, namely:

First, profit sharing is an additional cost. for some people, profit sharing in Islamic banks is still seen as similar to interest in conventional banks. Although the mechanisms of profit sharing and interest are fundamentally different, there is an impression that it is simply a change of name without any significant difference in practice. people stated that there are still additional costs that are considered mandatory, and this makes the profit sharing system look similar to conventional bank interest. the tendency is to prefer conventional banks, as they are considered clearer and easier to understand. Without adequate education, people may prefer conventional banks that are familiar and easily accessible. profit-sharing mechanisms are often mistaken for interest. However, in reality, the profit sharing system is different from interest because the profit or income shared comes from the performance of the investment or business carried out jointly between the two parties. in the implementation of profit sharing, there are several components that may be interpreted as "additional costs", namely, administrative costs, the agreed percentage of profit sharing, taxes or other costs.

Second, confused about profit sharing, profit sharing is a collaboration between two parties in running a business. The parties involved are usually the entrepreneur and the capital provider, who have the right to the results of the business they run. Since it is difficult to predict exactly how much profit will be earned, profit sharing is usually set in the form of a percentage profit share. The timing of profit sharing is determined by the

agreement and the type of business being run. The lack of a good understanding, coupled with inadequate explanations, leads to misunderstandings and doubts about the profit-sharing system. people assume that using conventional banks is easier, clearer, and more accessible.

Third, not understanding the calculation of profit sharing, some people know profit sharing but do not understand the mechanism for calculating the ratio, the lack of clarity regarding the mechanism and basis for calculating the profit sharing ratio is a major obstacle that causes interest in using Islamic bank services to decrease. Islamic banks are considered less transparent in explaining how the return is calculated, thus creating a negative view of the honesty and openness of Islamic banks in managing customer funds. This also applies when considering becoming a borrower, because it is not clear why he has to pay a certain amount. In the explanation, profit sharing is divided into 2 contracts, namely mudharabah and musyarakah.

The first is mudharabah (profit sharing based on roles) calculation Step:

- 1) Determining the Profit Sharing Ratio: The profit sharing ratio is set at the beginning of the agreement, e.g. 60% for the customer and 40% for the bank.
- 2) Calculating Net Income: Once the funds are invested, the bank calculates the net income of the funded business.
- 3) Profit Sharing: The net profit is multiplied by the agreed ratio. For example, if the net income is Rp10 million, and the profit sharing ratio is 60:40, then:
 - The customer receives $60\% \times \text{Rp}10 \text{ million} = \text{Rp}6 \text{ million}$.
 - The bank receives $40\% \times \text{Rp}10 \text{ million} = \text{Rp}4 \text{ million}$.

Next is the musyarakah (investment partnership) calculation step:

- 1) Determining the Investment Portion: The customer and the bank determine the amount of capital invested. For example,

if the customer contributes 60% of the capital and the bank contributes 40%.

- 2) Calculating Profits: After the investment runs, the net profit is calculated.
- 3) Profit Sharing Based on Portion: Net profit is divided based on the portion of capital invested. For example, if the net profit is Rp10 million, then:
 - The customer receives $60\% \times \text{Rp}10 \text{ million} = \text{Rp}6 \text{ million}$.

The bank receives $40\% \times \text{Rp}10 \text{ million} = \text{Rp}4 \text{ million}$.

Fourth, the understanding of profit sharing varies. Some people still consider that profit sharing is similar to interest, while others consider it different. The need for more in-depth and comprehensive education on the mechanism of profit sharing in Islamic banks, as well as how this concept is fundamentally different from conventional interest, can be improved by socialization and promotion to the public.

Fifth, not everyone knows profit sharing. One of the factors that influence people's understanding is knowledge. Knowledge can be obtained from personal experience or from other people, either directly or through various media, and the information conveyed can be accepted as something that is believed to be true. This statement highlights that the profit-sharing mechanism, although considered in accordance with sharia principles through contracts such as mudharabah and musyarakah, is still difficult to understand by most ordinary people. specific sharia terms, such as mudharabah and musyarakah, may sound unfamiliar or even difficult to understand by people who do not have a deep religious educational background or a high enough formal education. this also indicates that the level of Islamic financial literacy in the community, especially in rural areas, is still low, especially related to understanding the mechanisms and terms of Islamic banking.

Sixth, community background affects the understanding of profit sharing. People's background has a important influence on their understanding of the mechanism of profit sharing in Islamic banking. Factors such as education, religion, and access to information related to Islamic finance play a crucial role in determining how well a person can understand the difference between profit sharing and interest. People with a higher educational background or deep religious understanding may have an easier time understanding terms such as *mudharabah* and *musyarakah*, as well as the principles of fairness and risk that underlie profit sharing in Islamic banks. In contrast, for those who are less familiar with Islamic finance terminology or who do not have access to adequate socialization, the concept of profit sharing can be difficult to understand. This is especially true among the common people or those with limited formal education or financial literacy. This highlights the importance of wider socialization and easy-to-understand education so that people from different backgrounds can understand and accept the concept of profit sharing in accordance with sharia principles.

Seventh, people do not fully believe in profit sharing. The level of public trust in the concept of profit sharing in Islamic banking is still not fully met. This can be caused by various factors, such as a low understanding of the profit-sharing mechanism, a lack of transparency in the calculation of profits, and some sharia terms that are difficult to understand for some people. Although profit-sharing in Islamic banks is considered a potential solution to avoid usury, there are concerns that its application is not always fully understood by the public.

D. CONCLUSION

The community's perception of profit sharing at Islamic banking is that most people in Karangtalun Village have a negative perception of the concept of profit sharing at Islamic banking. This is due to a lack of transparency, the assumption that profit sharing is similar to interest, and the view that Islamic banks remain profit-oriented. Only

a small minority, such as religious leaders and academics, have a positive perception by considering that profit sharing is fairer because both parties bear the risk together.

Meanwhile, the understanding of the people of Karangtalun Village about the profit-sharing mechanism in Islamic banks is still low. Many do not understand this concept in detail and consider it similar to interest. Factors such as lack of experience, background, and lack of information also influence the community's understanding. Only a small proportion of people have a good understanding of profit sharing in Islamic banks.

Further Research: It is recommended to further examine the influence of people's background and experience on their understanding of profit sharing at Islamic banking.

Education and Transparency: Islamic banks and educational institutions need to improve education and socialization regarding the concept of profit sharing. Islamic banks must also be more transparent and simplify sharia terminology so that it is easily understood by the public.

Increased Public Understanding: The public is expected to be wiser in understanding information related to profit sharing, so that they can make appropriate and useful financial decisions in the future.

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