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Research Article

Application Of Amanah Value To Payment Products At Bank Syariah Indonesia KCP Bandung Moh. Toha

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Abstract. Bank Syariah Indonesia (BSI) is one of the Islamic banks in Indonesia whose operational activities comply with the principles of Islamic Sharia and are listed in the law. One of the superior products of Bank Syariah Indonesia is Pawn Gold, which is a service for getting fast money, with an easy process and low maintenance costs. The purpose of this study is to assist customers in understanding and evaluating the level of sharia applied by Bank Syariah Indonesia Kcp. Bandung Moh Toha, so as to provide trust and transparency to customers in transactions. The method used in this study is a qualitative descriptive approach, while the data collection techniques include interviews, observation and documentation. The implementation of the value of trust has been carried out very well, we can see in the work practices of employees who really reflect a high commitment to trust, honesty and decency, as well as upholding religious rules. The employees of Bank Syariah Indonesia Kcp. Bandung Moh Toha makes the value of trust as a foundation in carrying out their daily tasks.

Keywords: Islamic Bank, Pawn, Trust

Abstrak. Bank Syariah Indonesia (BSI) merupakan salah satu bank Islam di Indonesia yang dimana dalam kegiatan operasional harus sesuai dengan prinsip Islam dan tercantum dalam Undang-Undang. Dalam Bank Syariah Indonesia tentu memiliki produk unggulan. Salah satu produk yang menjadi unggulan Bank Syariah Indonesia adalah Gadai Emas, yaitu layanan untuk mendapatkan uang cepat, dengan proses yang mudah dan biaya pemeliharaan yang rendah. Tujuan penelitian ini adalah membantu nasabah dalam memahami dan mengevaluasi tingkat kesyariahan yang diterapkan oleh Bank Syariah Indonesia Kcp. Bandung Moh Toha, sehingga dapat memberikan kepercayaan dan transparansi kepada nasabah dalam bertransaksi. Pendekatan yang dilakukan dalam Penelitian ini yaitu menggunakan pendekatan deskriptif kualitatif dan dalam pengumpulan data terdapat tiga teknik yang digunakan. Teknik pengumpulan data tersebut, yaitu wawancara, observasi, dan dokumentasi. Penerapan nilai amanah yang dilakukan sudah dilakukan dengan sangat baik, dapat kita lihat pada praktik kerja karyawan yang sangat mencerminkan komitmen yang tinggi terhadap amanah, kejujuran, dan kesopanan, serta menjunjung tinggi aturan agama. Para karyawan Bank Syariah Indonesia Kcp. Bandung Moh Toha menjadikan nilai amanah sebagai landasan dalam menjalankan tugas-tugas mereka sehari-hari.

Kata Kunci: Bank Syariah, Gadai, Amanah

INTRODUCTION

Financial institutions have a primary role as entities that provide financial services to their customers which are regulated by government financial regulations. The existence of these financial institutions is very important in the modern economy because they facilitate the exchange of products for money or credit, collect customer funds in the form of savings, and distribute them back to customers in the form of loans. Apart from that, FIs or financial institutions also provide confidence to customers that the funds collected by them will be returned within the specified time. Financial Institutions or LI are divided into three main categories, namely Bank Financial Institutions, Non-Bank Financial Institutions, and other Financial Institutions. In Financial Institutions, banks consist of several types of banks which are categorized based on their functions, namely Commercial Banks, Central Banks, Development Banks, Savings Banks, and Village Banks.

BSI, or Bank Syariah Indonesia, is a sharia financial institution that was formed through a merger and was established on February 1 2019 (19 Jumadil Akhir 1442). Official approval for the BSI Bank merger, which is the result of the merger of 3 leading banks in Indonesia, namely Bank BRI Syariah (BRIS), Bank Syariah Mandiri (BSM), and Bank BNI Syariah (BNIS) which is supervised by the OJK (Financial Services Authority) through letter with number SR-3/PB.1/2021 on January 27 2021. In BSI there is also a distribution of shares. The largest share in BSI is owned by Bank Mandiri (BM) holding shares of 50.83%. Then the second, is Bank Negara Indonesia (BNI) at 24.85%, and Bank Rakyat Indonesia (BRI) at 17.25%. Then the other shareholders, each of whom has ownership below 5%.

After BSM, BNIS and BRIS merged, BSI became a bank with broader services, more adequate capital capacity and more comprehensive than before. By combining the advantages of each of these banks, BSI Bank can compete in the global market.

Until now, BSI is one of the Sharia Banks in Indonesia whose operational activities are in accordance with Islamic Sharia principles and are stated in the Indonesian Constitution. Therefore, the Indonesian population, especially the Muslim community, will be calmer and more free to avoid usury because all economic solutions are in accordance with Islamic law.

Bank Syariah Indonesia offers products according to people's needs, such as initial capital to open a business, financing for house installments, consumption needs, and so on. So the Bank also offers a number of loan solutions for the community's needs, starting from KPR Financing, namely facilitating consumer financing to meet consumer needs such as houses that comply with sharia principles, BSI People's Business Credit Services (KUR), namely financing facilities intended for Micro Businesses, up to Gold Pawning, namely credit financing with gold collateral.

In the Criminal Code, Rev. Book II, Chapter XX, Article 1150, a pledge is a right given to a creditor over a movable item. This right is given by the debtor to someone to guarantee a debt. As in the Criminal Code: 1847, to obtain payment for the goods that are pawned before other creditors are given the right to pawn, except for auction costs for goods and costs that have been incurred to maintain the goods. These costs have priority in settling the debt.

As quoted by Azhar Basyir, he said that Rahn (Pawning Gold) is an act of pawning an item that has value according to sharia views as collateral to obtain money. Therefore, the dependent allows the receipt of a sum of money in whole or in part. If seen in terms, Rahn means eternal, guaranteed, and permanent. Meanwhile, in Arabic regarding Rahn, the term used is *ats-tsubut wa ad daman* which means permanent and eternal. In this context, Fixed and eternal refer to material meanings. Therefore, rahn can also be interpreted as the use of material goods to bind debts.

The source of the law of rahn is found in the Al-Quran, Surah Al-Baqarah, which means "If you are on a journey (and don't pay in cash) and you don't have a writer, then there should be dependents held (by the debtor)..." (QS Al Baqarah : 283) Indonesian Sharia Bank (BSI) Kcp. Bandung Moh Toha offers various kinds of products that are of interest to the public, one of which is Pawn Gold. The author is interested in measuring how the trust value system is implemented in the gold pawn product, which is a service for getting money quickly, with an easy process and low maintenance costs. This research aims to help customers understand and evaluate the level of sharia implemented by Bank Syariah Indonesia Kcp. Bandung Moh Toha, so that it can provide trust and transparency to customers in transactions.

In several previous studies, there has been research that discusses the application of Islamic values regarding pawn products in Sharia financial institutions. One of them is research by Umi Rahmah with the title "Application of Islamic Values to Pawn Products at the Jampue Syariah Pawnshop, Pinrang Regency" where there are findings that show the implementation of Islamic values at the Jampue Syariah Pawnshop, Pinrang Regency has been carried out in accordance with Islamic Principles, such as equality, fairness and honesty.

Apart from that, Kartini and Danti's research in the title "Analysis of Factors that influence the level of customer trust in Emaas pawn products", in their research shows that (X₁) which is referred to as the Fast Process factor, has a positive and

significant influence on the level of customer trust in pawning gold at Bank Syariah Mandiri. The statistical test results show that the calculated t value is $2.5379 < t_{table} 2.380$ with a significance value of 0.014.

Furthermore, this research also found that the variable (X_2), namely the maintenance or maintenance cost factor, has an influence on the level of customer confidence in pawning gold at Bank Syariah Mandiri. In testing the statistical test results also showed a calculated t value of $8.370 > t_{table} 2.380$ with a significance value of 0.00. Apart from that, this research also shows that variable (X_3), namely the Comfort Service factor, has a significant influence on the level of customer trust in Bank Syariah Mandiri. The statistical test results show the calculated t value is $7.564 > t_{table} 2.380$ with a significance value of 0.00.

This research found different results between this research and previous research. Previous research focused more on factors that influence the level of customer trust in pawn products at BSM in general, while this research is more specific in examining the application of the Amanah value to Gold Pawn products at Bank Syariah Indonesia Kcp. Bandung Moh Toha. In addition, there are differences in research locations. Previous research was conducted at Bank Syariah Mandiri Setia Budi, while the current research was conducted at Bank Syariah Indonesia Kcp. Bandung Moh Toha. This shows variations in research contexts and illustrates differences in the experiences of customers involved in the two studies. Despite these differences, these two studies provide a valuable contribution in understanding what factors influence customer trust in pawn products at Sharia Banks.

RESEARCH METHODS

A qualitative descriptive approach is the method used in this research. The qualitative descriptive approach aims to describe and understand the phenomenon in more depth, in this case the application of the Amanah value to Gold pawning products at Bank Syariah Indonesia Kcp. Bandung Moh Toha. This research uses several methods for collecting data, namely observation, interviews and documentation. Interviews were conducted with employees of Bank Syariah Indonesia (BSI) Kcp. Moh Toha, Bandung who has knowledge and experience in handling gold pawn financing. Observations are carried out to directly observe the processes and practices that occur within the bank. Meanwhile, documentation involves collecting information from various relevant written sources, such as the Al-Quran, Fiqh Muamalah, scientific journals, and other sources to support this research.

The data sources in this research come from primary data sources and secondary data sources. Primary data sources were obtained through interviews with employees of Bank Syariah Indonesia (BSI) Kcp. Moh Toha, Bandung. Meanwhile, secondary data sources are in the form of written references which include the Al-Quran, Fiqh Muamalah, scientific journals, and other relevant sources to support this research.

With a qualitative descriptive approach and using varied data collection techniques, it is hoped that this research will provide a more comprehensive understanding of the application of the Amanah value to Gold pawn products at Bank

Syariah Indonesia Kcp. Bandung Moh Toha. Data collection in this research used observation methods, and interviews with employees of Bank Syariah Indonesia Kcp. Moh Toha is responsible for gold pawn financing products (rahn). The data obtained from the results of this interview are then analyzed by researchers qualitatively and presented descriptively and narratively from interview observations, documentation or other written sources.

Because data collection was carried out through observation and interview methods with one of the employees of Bank Syariah Indonesia Kcp. Moh Toha. So the method used in observation is to directly observe the processes and practices that occur within the bank. Meanwhile, the interview method used to obtain information directly is from the employees involved.

The data obtained from the interviews will then be analyzed by researchers using a qualitative approach. Qualitative analysis was carried out to interpret and understand the data obtained in depth. After analyzing the data, the data is then presented descriptively and narratively, describing the findings and research results from observations, interviews, documentation and other written sources.

By using this observation and interview method, it is hoped that we can gain a deeper understanding of the application of the Amanah value in gold pawn financing products at Bank Syariah Indonesia Kcp. Moh Toha. The results of the analysis and explanation presented descriptively and narratively will provide a comprehensive picture of how the Amanah value system and practices are implemented in the bank's gold pawning services.

RESULTS AND DISCUSSION

Application of Trust Values to Pawn Products

Putting into practice theories, methods, and so on to achieve a goal by a group that has been planned can be called implementation. Meanwhile, according to Usman, implementation is focusing on activities, actions or mechanisms in a system. Meanwhile, Islamic values are universal values that have moral and ethical values accepted by the Islamic religion. Islamic teachings include three components, namely aqidah, worship, and morals.

Implementation of Islamic values, including the value of trust, in Bank Syariah Indonesia Kcp. Bandung Moh Toha covers all activities carried out by the bank. The value of trust in this context refers to trust, honesty, sincerity, promises, consistency and commitment in carrying out duties and responsibilities. In research conducted using observation and interview methods, the results showed that Bank Syariah Indonesia Kcp. Bandung Moh Toha applies Islamic values, including the value of trust, in every aspect of their activities. This can be seen from the attitudes and behavior of bank employees who uphold honesty, transparency and trust in providing services to customers.

The application of the value of trust is important in gold pawning services, because customers must trust when pawning gold that the bank will safeguard and manage their gold safely and responsible. Therefore, this research can provide a deeper understanding of the value of trust applied to the practice of Gold Pawning at Bank Syariah Indonesia Kcp. Bandung Moh Toha.

Implementation of trust values at Bank Syariah Indonesia Kcp. Bandung Moh Toha explained by one of his employees that "Bank Syariah Indonesia Kcp. Bandung Moh Toha carries out his business activities by always applying principles and supporting high Islamic values. These principles and values are contained in every policy that has been made by Bank Syariah Indonesia Kcp. Bandung Moh. "Toha, starting from the organizational system, physical operations and existing services." In carrying out its operations, Bank Syariah Indonesia Kcp. Bandung Moh Toha has the function of being the recipient of the trust in every transaction carried out, including the Pawning system or lending funds entrusted by customers to the Bank.

Bank Syariah Indonesia (BSI) has company values which serve as guidelines for employees in carrying out activities. There are 6 values, namely AKHLAK which means Trustworthy, Competent, Harmonious, Loyal, Adaptive and Collaborative. The Amanah value means that Bank Syariah Indonesia upholds the trust placed in it by customers and is committed to maintaining that integrity and trust. The Competent Value emphasizes the importance of employees continuing to learn and develop their abilities and knowledge in order to provide quality services.

Harmonious Values emphasize the importance of mutual care and respect for differences between employees and encourage the creation of a harmonious and conducive work environment. The Loyal value describes employee dedication in prioritizing the interests of the nation and state as well as loyalty to the company. Adaptive Values emphasize the importance of adapting and innovating with changing times, especially in the scope of business. Employees are encouraged to always be enthusiastic in facing challenges and renewing themselves. Collaborative Values emphasize the importance of synergistic cooperation between employees in achieving company goals.

In Bank Syariah Indonesia (BSI), these company values are not only a declaration, but are also practiced in all employee activities and interactions. This aims to create a positive work culture, build trust between employees and customers, and produce better service in accordance with sharia principles. Employees of Bank Syariah Indonesia Kcp. Bandung Moh Toha uses Islamic values as a guide in carrying out their daily duties. They pay special attention to cleanliness, comfort and obedience which are important values in Islam.

One of the real implementations of these values can be seen in the neat and clean layout at Bank Syariah Indonesia Kcp. Bandung Moh Toha. Employees also carry out their duties well, honestly, fairly, professionally and responsibly. This reflects the principles of truth, fairness, openness and honesty in serving all transactions related to customers.

By implementing these values, it is hoped that customers can feel comfort and trust in every service provided by Bank Syariah Indonesia Kcp. Bandung Moh Toha. The Islamic principles that are firmly adhered to by employees are the basis for providing transparent, fair and quality services in accordance with sharia principles.

The results of the interview also show that the implementation of AKHLAK values, especially Amanah at Bank Syariah Indonesia Kcp. Bandung Moh Toha has a significant influence or impact on the level of consumer satisfaction. When

employees work hard by prioritizing Islamic values, this creates trust from customers and increases their satisfaction in transactions at the bank.

A high level of consumer satisfaction is an important factor in maintaining the sustainability of the business managed by Bank Syariah Indonesia Kcp. Bandung Moh Toha. By providing services in accordance with sharia principles, this bank is able to build strong relationships with customers and maintain its reputation in the eyes of the public.

Apart from that, the hard work carried out by Bank Syariah Indonesia Kcp employees. Bandung Moh Toha, which is supported by patience and perseverance, also has an impact on business productivity. With high enthusiasm and dedication, employees are able to produce good performance, meet customer needs, and provide efficient service. This directly contributes to increasing business profits.

Thus, the implementation of trust values at Bank Syariah Indonesia Kcp. Bandung Moh Toha not only has a positive impact on consumer satisfaction levels, but also on overall business sustainability and growth.

CONCLUSION

Application of trust values at Bank Syariah Indonesia Kcp. Bandung Moh Toha is an excellent example of implementing sharia principles and Islamic values. Their work practices reflect a high commitment to trust, honesty and decency, as well as upholding religious rules. Employees of Bank Syariah Indonesia Kcp. Bandung Moh Toha makes the value of trust the basis for carrying out their daily tasks. They always strive to provide services in accordance with sharia principles, by maintaining honesty, fairness and discipline in every transaction carried out.

Work practices that prioritize the values of trustworthiness, honesty and politeness not only demonstrate commitment to sharia principles, but also reflect a humane attitude in interacting with customers. Indonesian Sharia Bank Kcp. Bandung Moh Toha pays attention to human aspects and good morals in serving customers. Thus, the application of the value of trust in Bank Syariah Indonesia Kcp. Bandung Moh Toha has provided a good example in carrying out gold pawn practices in accordance with Islamic values. They prioritize honesty, integrity, and obedience to religious rules, thereby giving customers confidence that they are in an environment that is safe, transparent, and in accordance with sharia principles.

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