



RIAU SCIENTY PERCEPTION ABOUT RIAU-KEPRI SHARIA BANK CONVERSION PROCESS

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Abstract

This research is based on the statement of the Governor of Riau Province who stated his plan to convert Bank Riau-Kepri into Bank Riau-Kepri Syariah in mid-2019, but until now the conversion has not been carried out. The purpose of this study was to find out how the public's perception of the conversion of Bank Riau-Kepri into Bank Riau-Kepri-Syariah. In this paper, the author uses qualitative analysis methods, namely analysis by means of descriptive qualitative and argumentative. The results of the study show that the wants and needs of the people of Riau and outside Riau for Islamic Banks are very high, this can be seen from the questionnaire that the author distributed to respondents. Public doubts arise about the seriousness of the Riau Provincial Government towards the conversion of Bank Riau-Kepri to the totality of Bank Riau-Kepri Syariah, as a community who is aware and understands sharia, the community continues to support not only haste, but stands at the forefront to fully support the achievement of a blessed society. with the establishment of sharia in the field of muamalah.

Keywords: *Perception, Riau Society, Conversion, Bank Riau-Kepri, Sharia.*

1. INTRODUCTION

Indonesia has enormous potential in the development of Islamic finance, one of which is through the Islamic banking industry which has been present since 1992. The development of Islamic banks is supported by the regulation in constitution on number 21 of 2008 concerning Islamic banking (Islamic Banking) Law) as a legal basis capable of accommodating regulations and the development of the Islamic banking industry at that time. The growth of the Islamic banking industry continues to increase as reflected in the increasing number of Islamic financial institutions. As of the end of 2019, Indonesia has 14 Sharia Commercial Banks (BUS) and 20 Sharia Business Units (UUS) with a wide network of offices and services throughout Indonesia. (Ronald Rulindo, et al, 2019: 7).

This is in line with what was conveyed in the KNEKS sharia economy bulletin. Indonesia is a country with the largest Muslim majority population in the world and continues to improve in anticipating the development of the world sharia economy. The increasing number of the middle class and the increasing Islamic passion of the Muslim community have become the main capital for the development of sharia economics in Indonesia. (Sharia Economic Bulletin, 2020: 2). The Malay country, this yellow lancing earth has tremendous potential for the development of the sharia economy in the future, because when it comes to Malay, it is not far from the Islamic world. This great potential must be maximized properly to get good results. To achieve the potential of sharia economics, it does not only need a society that is thick with the values of ghoiru mahdhoh worship, it needs to be accompanied by sharia economic values through muamlah, the relationship between humans and other humans. To realize this, supporting instruments are needed, this is in line with what was conveyed by the Governor of Bank Indonesia Riau Representative

Bank Indonesia Representatives of Riau Province assessed that the potential for sharia economic development in Bumi Lancang Kuning was very large. However, there are several problems that must be resolved first in terms of understanding, instruments, and institutions so that

the sharia economy will be more passionate. Head of Representative of Bank Indonesia Prov. Riau Decymus said that people in Malaya who are religious have great potential to drive a sharia-based economy, for example through zakat and waqf. (<https://sumatra.business.com>).

From this statement, it can be said that the potential is huge, but there needs to be understanding, instruments, and institutions so that the sharia economy in Bumi Lancang Kuning stands tall, strong and flutters. Public understanding can be conveyed through the academic pulpit, Friday pulpit, recitation of the majlis taklim for women, studies after the fardhu prayer after noon, the study of the dawn there is something called GSM (Fajr Movement in Mosques) GSBB (Fajr Prayer Movement in congregation), studies, maghrib and so on. Instruments can be Islamic economics by promoting the Zakat movement and the waqf movement. The zakat movement with the better management of zakat in Indonesia, by derivatives to the provincial, district and even smaller scope. Likewise with waqf, whose movement also began to grow. Institutionally, economic development must be supported through sharia institutions, both in the form of Islamic banks and non-Islamic banks. For non-banks in Riau, there is BASNAS from the provincial to district levels which is developing very well, through funding programs and economic empowerment. Besides BAZNAS, there are LAZNAS, sharia insurance, sharia pawnshops, etc.

There are relatively many Islamic banks in Riau, there are national-scale banks, for example, the Indonesian Islamic Bank which is a merger of Mandiri Syariah Bank, BNI Syariah, and BRI Syariah, there are Syariah BTN, Syariah Permata Bank, Mega Syariah Banks, BTPN Syariah etc. Then there is the Regional Development Bank (BPD) Riau. BPD Riau, which is often called Bank Riau-Kepri Syariah, is the proud bank of the Riau people, which has now opened a Sharia Business Unit (UUS), which is a good thing that the Riau Provincial Government has done following a positive trend. Since the Governor of Riau Province conveyed his plan to convert all of them into a Riau-Kepri Syariah Bank, this was welcomed by all circles. Both from academics, practitioners and the public.

OJK data shows that Islamic banking assets continue to increase with growth again approaching the 20.00% figure. This is an early sign that Islamic banking is starting to recover. However, it should be noted that this growth is the result of the conversion of Bank Aceh and Bank NTB, not the result of organic growth of existing BUS. Thus, the plans of several regional banks that are conducting studies for conversion should be encouraged so that it is hoped that the momentum for Islamic banking growth will remain high. Triggered by the conversion and spin-off of 22 Sharia Business Units before 2023, it is hoped that the industry's growth momentum will be able to approach the full ideal level, which is in the range of 20-30%. (KNKS, 2019). The purpose of this study was to find out how the public's perception of the conversion of Bank Riau-Kepri to Bank Riau-Kepri Syariah. Based on this background, the authors are interested in discussing these problems with the theme of the Riau province's public perception of the conversion of Riau-Kepri Banks into the totality of Riau-Kepri Syariah Banks.

2. IMPLEMENTATION METHOD

In writing this scientific paper, the author takes references related to the theme of this paper, then the author analyzes the developments that occur in the people of Riau and outside Riau. Collecting data through questionnaires distributed to respondents as well as documentation from Bank Riau-Kepri and other sources. In this paper, the author uses qualitative analysis methods, namely analysis by means of descriptive qualitative and argumentative.



3. RESULTS AND DISCUSSION

Table 1 Respondents Who Consider Riau Provincial Government Seriously Converting Bank Riau-Kepri

No	choices of Respondents	Amount of Respondents	Percentage (%)
1	May be	97	26.22
2	No	19	5.14
3	Yes	254	68.65
Totals		370	100.00

Table 1 shows it can be seen that as many as 26% answered doubtfully, 5% answered not seriously and 68% answered seriously, so it can be explained that there are doubts from the community towards the Riau provincial government regarding the seriousness of the Riau-Kepri bank conversion. sharia.

Table 2 Knowledge of Respondents Knowing the Process of Conversion of Bank Riau-Kepri Post-Declaration

No	choices of Respondents	Amount of Respondents	Percentage (%)
1	1 year	138	37.30
2	2 Years	157	42.43
3	3 Years	75	20.27
Totals		370	100.00

Table 2 shows it can be seen that public knowledge about the conversion process of Riau-Syariah banks to a total of Riau-Kepri Syariah Banks, there are those who answered 1 year by 37%, those who answered 2 years by 42%, and those who answered 3 years by 20%. Please note that the process has been 2 years or almost 3 years.

In accordance with the statement from the Conversion Project Management Team of PT. Bank Riau-Kepri, In 2019 Bank Riau-Kepri converted to sharia. The 2019 General Meeting of Shareholders (GMS) mandated the Riau-Kepri Bank to convert it into a sharia commercial bank. And this year 2021, the process of becoming a leading, trusted and competitive Islamic bank in driving the economy. Actually, with the total merger of Bank Riau-Kepri into Bank Riau-Kepri Syariah, there are many advantages of the bank, apart from avoiding the elements of magharib (masyir, gharar and usury), the benefits are also for customers who want to get recycling facilities. There is a need for accelerated movements and synergies between the Riau Province government, Riau-Kepri Bank Management, OJK (Financial Services Authority).

4. CONCLUSION

From this discussion, the writer concludes that: The wants and needs of the Riau people and outside Riau for Islamic Banks are very high, this is based on the questionnaire that the author distributes to respondents. Public doubts arise about the seriousness of the Riau Provincial Government towards the conversion of Riau-Kepri Bank into a totality of Sharia Riau-Kepri Bank, as a community who is aware and understands sharia, the community continues to support it, even not only in haste, but standing at the forefront to fully support the achievement of the community, which is blessed with the establishment of sharia in the field of muamalah.

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