



SKBDN Products: Implementation of Sharia Compliance in Bank Syariah Indonesia

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Abstract

Purpose - The aim of this research is to find out how BSI's sharia compliance applies to SKBDN (Domestic Letter of Credit) products.

Method - This research is qualitative research. The data used is primary data originating from interviews with BSI employees. Secondary data was obtained from books, journals and previous research.

Result - The results of the research state that the implementation of BSI Semarang City Sharia Compliance in SKBDN, namely BSI has implemented sharia compliance based on maqashid sharia, including: 1). Ad-dien: BSI is guided by the Koran, Hadith and other Islamic laws in carrying out all its operational systems and products. 2). an-nafs: SKBDN services involve several parties, including customers, BSI and goods providers. This is where it is important for the parties to be trustworthy. 3). al-aql: BSI participates in educating customers (provides education on every bank product to customers through seminars and training). 4). an-nasl: caring for offspring, BSI guarantees that customer funds come from halal funds which have a good impact on the family and descendants and 5). al-mal: BSI takes profit from the services of implementing SKBDN services through fees charged.

Implication - This research explores Islamic values, with sharia maqashid indicators in sharia banking, especially in SKBDN products. It is hoped that service in sharia banking will be better and more customers (applicants) will choose SKBDN products in sharia banking.

Originality - This article examines sharia compliance of sharia banks using the maqashid sharia approach. SKBDN applicants are more aware and comfortable choosing SKBDN services in sharia banking.

Keywords: Sharia compliance, SKBDN, Maqashid sharia, Islamic banking.



Introduction

In sharia banking there is a service called SKBDN (Domestic Letter of Credit). SKBDB or local Letter of Credit or L/C (Letter of Credit) is a banking service provided to the public to facilitate the flow of goods, both domestic goods flows and overseas goods flows (export-import). In implementing SKBDN, the perpetrators are the bank, the applicant or applicants, and the recipient must be in the country. The applicant referred to in this case is the person or legal entity requesting to open the SKBDN at the bank and the recipient referred to is the person or legal entity referred to as in a money order, SKBDN or other agreement letter related to the SKBDN as the party entitled to receive payment.

According to Article 1 of Bank Indonesia Regulation No 5/6/PBI/2003, the definition of a Domestic Documentary Letter of Credit or commonly known as a Domestic Letter of Credit is a written promise based on the written request of the applicant which is binding the opening bank (Issuing bank) to: a) Make payment to the recipient or order or accept payment of the draft drawn by the recipient. b) Authorize another bank to make payments to the recipient or order, or accept and pay money orders drawn by the recipient. and c) Authorize another bank to negotiate the money order drawn by the recipient. (PBI, 2003)

People or legal entities called applicants, receive SKBDN services at Sharia Banks in order to receive prosperity. Whether it is prosperity by increasing income or prosperity due to achieving maqashid sharia. This research focuses only on welfare as seen from the maqashid sharia indicators. According to Imam Al Ghazali, fulfilling basic needs includes five important things, including: hifz ad-din (maintaining religion), hifz an-nafs (maintaining the soul), hifz al-aql (maintaining reason), hifz al-mal (maintaining wealth) and hifz al-irdl (maintaining honor).

The applicant in question is a customer of a sharia bank. In this research are customers at BSI (Bank Syariah Indonesia) Semarang City. Are the applicants for the SKBDN service prosperous after using the service?



Researchers will also examine how Bank Syariah Indonesia implements sharia compliance, especially in SKBDN service products.

Literature Review

Syariah Banking

According to Law Number 21 of 2008 concerning Sharia Banking. Sharia banks are banks that carry out their business activities based on sharia principles and according to their type consist of sharia general banks, sharia business units and sharia people's financing banks.

The business activities of sharia commercial banks and sharia business units are as follows: 1). Collection of funds: Current Accounts, Savings and Deposits; 2). Financing.

Based on the principle of buying and selling, using a contract: 1). Murabahah, an agreement to finance an item by confirming the cost price of the item and the profit obtained by the seller to the buyer; 2). Greetings, 'an agreement to finance an item by ordering and paying in advance with certain agreed conditions; 3). Istishna: 'an agreement to finance an item in the form of an order for the manufacture of goods with certain criteria agreed upon by the buyer and the seller.

Based on the principle of profit sharing, using the following contract: 1). Mudharabah, a cooperation agreement between the capital owner (shahibul mal) and the manager (mudharib) in running a business where profits from the business will be shared according to the mutual agreement, while losses will be borne entirely by the capital owner; 2). Musyarakah, a cooperation agreement between two or more parties where each party contributes capital to the business, profits will be shared according to the portion of capital contributed and losses will be borne jointly

Based on the rental principle, using the contract: 1). Ijarah, a contract to transfer the right to use (benefit) of an item or service within a certain time through payment of rent/wages, without being followed by a transfer of ownership rights to the item itself; 2). Ijarah Muntiya bit Tamlik (IMBT), a



rental contract accompanied by an option to transfer ownership rights to the rented object to the lessee, after the end of the rental period by gift or sale and purchase

Financing is based on a qardh agreement, a qardh contract is a fund loan agreement by a customer with the stipulation that the customer is obliged to return the principal amount of the loan received at a predetermined time.

Debt takeover based on a hawalah agreement, the hawalah contract is an agreement to transfer debt from the party who owes it to another party who is obliged to pay.

Multiservice financing is financing provided by sharia banks in the form of leasing services in the form of ijarah and kafalah

Banking services: 1). Letter of credit(L/C) 'Sharia import: statement letter will pay the exporter (beneficiary) issued by the bank (issuing bank) at the importer's request with certain conditions; 2). Sharia bank guarantee, a guarantee given by a bank to a third party for the fulfillment of the guaranteed party's obligations; 3). Sharf, services provided by sharia banks to sell or buy foreign currency.

SKBDN contracts

According to Bank Indonesia Regulation No. 5/6/PBI/2003 Regarding Letters of Credit with Domestic Documents, that what is meant by SKBDN is a Letter of Credit with Domestic Documents (SKBDN) or commonly known as a Domestic Letter of Credit (L/C) is any written promise based on the applicant's written request (applicant) which binds the Issuing Bank to: 1). Make payment to the recipient or order, or accept and pay the money order drawn by the recipient; 2). Authorize another bank to make payments to the recipient or order, or accept and pay money orders drawn by the recipient; 3). Authorizes other banks to negotiate money orders drawn by the recipient, upon submission of documents, as long as the terms and conditions of the SKBDN are met.



On Sharia banking has a service called SKBDN. SKBDB or Documentary Letter of Credit or L/C is a bank service provided to the public to facilitate the flow of goods, both the flow of goods within the country (between islands) or the flow of goods abroad (export-import). In implementing SKBDN, the perpetrators are the bank, the applicant or applicant, and the recipient must be within the country. The applicant referred to in this case is the person or legal entity requesting to open the SKBDN at the bank and the recipient referred to is the person or legal entity mentioned in money order, SKBDN or other agreement letter related to the SKBDN as the party entitled to receive payment.

Base The law on Domestic Letter of Credit (SKBDN) according to Bank Indonesia (BI) includes: 1). Law Number 7 of 1992 concerning Banking as amended by Law Number 10 of 1998; 2). Law Number 23 of 1999 concerning Bank Indonesia as amended by Law Number 3 of 2004; 3). Bank Indonesia Regulation Number 5/6/PBI/2003 concerning Domestic Documentary Letters of Credit; 4). Bank Indonesia Regulation Number 10/3/PBI/2008 concerning Commercial Bank Head Office Reports. Meanwhile, other related regulations are Bank Indonesia Regulation Number 14/12/PBI/2012 concerning Commercial Bank Head Office Reports; 5). Bank Indonesia Regulation Number 10/5/PBI/2008 concerning Amendments to Bank Indonesia Regulation Number 5/6/PBI/2003 concerning Domestic Letters of Credit (SKBDN); 6). Bank Indonesia Regulation Number 5/6/PBI/2003 concerning Domestic Documentary Letters of Credit.

Welfare Based on the Maqashid Sharia Concept

Well-being It can also be seen from indicators of the achievement of maqashid sharia. Maqashid syari'ah consists of two words, maqashid and syari'ah. The word maqashid is the plural form of maqashad which means aims and objectives, while syari'ah has the meaning of God's laws which are established for humans to be guided by in order to achieve happiness in life in this world and in the afterlife. According to Imam Al-Ghazali, 'interpreting maqashid syari'ah, namely safeguarding the aims and objectives of syariah is a fundamental effort to survive, prevent factors of damage and encourage



prosperity (Agustianto, 2014). Basically, the main objective of implementing syariah is aimed at *maslahah* (welfare of all mankind) where mankind can obtain protection and benefits from all sharia provisions, as well as *da'ul mafsadah* (avoiding danger). Furthermore, this can be referred to as *Maqashid Sharia*.

According to Wahbah al-Zuhaili defines *maqashid syari'ah* with the meanings and objectives maintained by *syara'* in all its laws or most of its laws, or the ultimate goal of *shari'ah* and the secrets placed by *syara'* in each of its laws. (Zuhaili, 1986). It is impossible for Allah to establish His *Shari'ah* except with the aim of benefiting His servants, both in this world and in the hereafter. This goal will be realized if there is a legal *taklif*, and the legal *taklif* can only be implemented if it is previously understood and comprehended by humans. Therefore, all goals will be achieved if humans in their daily behavior always follow the law and do not act according to their own desires. Benefits as the substance of *maqashid al-syari'ah* can be divided according to the review. When viewed from the aspect of its influence in human life, benefits can be divided into three levels: 1). *Dharuriya't*, namely benefits that are primary in nature, where human life is very dependent on it, both in the *diniyah* (religious) and worldly aspects. So, this is something that cannot be abandoned in human life. If it does not exist, human life in the world will be destroyed and the afterlife becomes damaged (gets tormented'); 2). *Hajiyat*, namely secondary benefits, which are needed by humans to make life easier and eliminate difficulties and hardships. If it is not there, there will be difficulties and hardships whose implications will not damage life; 3). *Tahsiniyat*, namely benefits which are *muru'ah* (moral) demands, and are intended for goodness and glory. If it doesn't exist, it won't damage or complicate human life. The benefit of *tahsiniyat* is needed as a tertiary need to improve the quality of human life (Al-Zuhaili, 1986).

More further about the three main problems, according to Imam Al Ghazali divided five important things into fulfilling basic needs, including: *hifz ad-din* (maintaining religion), *hifz an-nafs* (nurturing the soul), *hifz al-aql* (maintain



reason), *hifz al-mal* (maintaining assets) and *hifz al-irdl* (maintain honor). (Jamal, 2010)

Maintaining Religion (Hafidz Ad-Din) According to Ryandono (2010), maintaining religion is measured by achieving *Maqashid Syariah*, namely the implementation of the pillars of Islam (*shahadah*, prayer, zakat, fasting and Hajj) in addition to believing in the pillars of faith, namely believing in Allah SWT, having faith to His messengers, believe in His books, believe in the Last Day and believe in *qadha* and *qadar*. Islam protects rights and freedoms, and the first freedom is freedom of belief and worship; Every religious follower has the right to his religion and school of thought, he must not be forced to leave it for another religion or school of thought, nor should he be pressured to change his beliefs to convert to Islam (Jauhar Ahmad Al-Musri, 2009)

Protecting the Soul or life (Hafidz An-Nafs) According to Jauhar Ahmad Al-Musri (2009) The first and most important right that Islam pays attention to is the right to life, a right that is sacred and its glory cannot be destroyed. In the Islamic religion, human life is something very valuable and must be guarded and protected. A Muslim is prohibited from killing other people or himself/ According to Ryandono (2010) in maintaining the soul, this is realized in terms of fulfilling the needs for food, clothing, shelter, health and other public facilities. With this, the need for food is prioritized because if ignored it will threaten human survival.

Maintaining Reason (Hafidz Al-Aql) According to Jauhar Ahmad Al-Musri (2009), reason is a source of wisdom (knowledge), the light of guidance, the light of the eyes of the heart and the medium of human happiness in this world and the hereafter. With reason, orders from God are conveyed, with humans also having the right to become leaders on earth, and with it humans become perfect, noble and different from other creatures. In maintaining reason, it is recommended to seek knowledge, namely through education, training, research, development and information media. If this is not done, it will not damage a person's reason, but will make it difficult for oneself in terms of knowledge (Ryandono, 2010).



Maintaining Descent and Honor (Hafidz An-Nasl) Islam guarantees human honor by giving great attention, which can be used to provide specialization to their human rights. This protection can be seen in the heavy sanctions imposed in cases of adultery, problems of destroying other people's honor, problems of qadzaf (accusations of adultery), problems of slander, pitting one against another, spying, cursing, criticizing (Jauhar Ahmad Al-Musri, 2009). According to Ryandono (2010), caring for offspring and the family includes marriage institutions, maternity benefits, childbirth and breastfeeding, education for the future of children, and support for orphans. Maintaining the lineage by legally marrying through religion and the state is a matter of maintaining honor and lineage. Islam really protects the things that have been described by the theories stated above. Because Islam is rahmatan lil alamin for people on earth.

Safeguarding Assets (Hafidz Al-Mal) According to Jauhar Ahmad Al-Musri (2009), safeguarding assets means that humans will be motivated to look for assets in order to maintain their existence and increase material and religious enjoyment. Humans must not stand as a barrier between themselves and their assets. However, all of this motivation must be limited by 3 conditions, namely: wealth is obtained in a halal way, it is used for halal things, and this wealth must be spent for the rights of Allah and the community around it.

Sharia Compliance

According to Arifin, the meaning of shari'ah compliance in sharia banking is the application of Islamic principles, shari'ah and traditions in financial and banking transactions and other related businesses. (Arifin, 2009). Apart from that, Ansori also stated that sharia compliance is an indicator of Islamic disclosure to guarantee Islamic banks' compliance with sharia principles. (Ansori, 2013) This means that sharia compliance is a form of accountability on the part of the bank in disclosing the bank's compliance with sharia principles. Sharia compliance is a manifestation of the fulfillment of all shari'ah principles in institutions that have the characteristics, integrity and credibility of sharia banks. Where the compliance culture is the values, behavior and actions that support the creation of sharia bank compliance with all Bank



Indonesia regulations. SKBDN is used to support domestic trade transactions. Bank Mandiri Syariah as the largest bank in Indonesia issues SKBDN to support domestic trade transactions, both from the buyer and seller side. (Sofyan, 2016).

Methods

This type of research is qualitative descriptive research, namely direct observation of the object being studied in order to obtain relevant data. (Sugiono, 2008). The data used are primary and secondary data. Primary data comes from data from interviews with BSI Semarang employees. while secondary data was obtained from books, journals and previous research. Data can also be obtained from BPS Brebes Regency. Qualitative research is a research method used to examine the conditions of natural objects (natural settings). This qualitative research method provides techniques for obtaining answers or in-depth information about someone's opinions and feelings (Sugiyono, 2008).

Before the interview results were obtained, the researcher had first made observations on the informants. Researchers will go into the field themselves, both at the grand tour question, focused and selection stage, carrying out data collection, analysis and making conclusions

According to Arikunto (Arikunto, 2006) "a sample is a portion or representative of the population studied. A sample is a group of members who are part of a population so that it also has population characteristics."

In qualitative research, the term population is not used, but social situation or social situation, namely the continuity between place, actors and activity funds which interact synergistically. In social situations, researchers can observe in depth the pities of people in certain places (Sugiyono, 2008). In this research, the sampling technique used is purposive sampling, namely a sampling technique that focuses on selected informants who are rich in cases for in-depth study. (Sukmadinata, 2007)



In this study the sample was BSI MT Haryono Semarang. Researchers conduct interviews with divisions or sections that are appropriate to the research material. The samples in this study were bank officers or employees of BSI MT Haryono Semarang (regarding data on the implementation of the wakalah bil ujah contract) and applicants for SKBDN services who used the wakalah bil ujah contract at BSI Semarang City. (regarding the applicant's welfare). SKBDN customers are called applicants. I will interview around 3 to 5 applicants who use SKBDN services at BSI Semarang City.

The main data sources in qualitative research are words and actions, the rest is additional data such as documents and other literature (Moleong, 2005). Primary data was obtained from interviews with BSI MT Haryono Semarang employees and with applicants or customers of the SKBDN service. Meanwhile, secondary data was obtained from pictures, books, the internet and other sources that support this research. The data collection technique in this research is by interview observation and documentation as well as by using primary data sources in natural settings, and more emphasis is placed on observation and unstructured interviews.

In this research, the author will use data analysis techniques proposed by (Spradley, 2007), there are four stages in analyzing data, namely: 1). Domain analysis in general is to obtain a general and comprehensive picture of the social situation being researched or the object of research. Data is obtained from grand tour and mini tour questions, the results are in the form of a general description of the object being researched, which was previously never known in this analysis. obtained is not yet in-depth, still on the surface, but has found domains or categories of the social situation being studied; 2). Taxonomic analysis is an analysis of all data collected based on a predetermined domain, so that the domain that has been determined to be the cover term by the researcher can be analyzed in more detail and depth to find out its internal structure through this taxonomic analysis; 3). Compensatory analysis is carried out by looking specifically for each internal structure by contrasting elements. Conducted through selected interviews with contrasting questions; 4). Analyze cultural themes, cultural theme analysis is carried out by looking



for relationships between domains, and how they relate to the whole, and then stated in the theme/research title.

Results and Discussion

February 1 2021, which coincides with 19 Jumadil Akhir 1442 H, marks the history of the merger of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah into one entity, namely Bank Syariah Indonesia (BSI). This merger will combine the advantages of the three Sharia Banks to provide more complete services, wider reach, and have better capital capacity. Supported by synergy with parent companies (Mandiri, BNI, BRI) as well as government commitment through the Ministry of BUMN, Bank Syariah Indonesia is encouraged to be able to compete at the global level.

The merger of the three Sharia Banks is an effort to create a Sharia Bank that is the pride of the people, which is expected to become a new energy for national economic development and contribute to the welfare of the wider community. The existence of Bank Syariah Indonesia is also a reflection of the face of Sharia banking in Indonesia which is modern, universal, and provides goodness for all of nature (Rahmatan Lil 'Aalamiin).

Vision and Mission

BSI's vision is: Top 10 Global Islamic Bank. Meanwhile, BSI's mission includes: 1). Providing access to sharia financial solutions in Indonesia Serving >20 million customers and becoming a top 5 bank based on assets (500+T) and book value of 50 T in 2025; 2). Becoming a large bank that provides the best value for shareholders Top 5 most profitable banks in Indonesia (ROE 18%) and strong valuation (PB>2); 3). To be the company of choice and pride of Indonesia's best talents. A company with strong values that empowers the community and is committed to employee development with a performance-based culture.



Products and Services

Some of BSI's products and services include products for individuals, products for companies, digital banking and cards.

Individual, in the form of: 1). Savings, BSI bank provides savings products in the form of BSI business savings, BSI classic savings, BSI easy mudharabah savings, BSI easy wadiah savings, BSI sharia effect savings, BSI junior savings, BSI student savings, BSI payroll savings, BSI education savings, BSI retirement savings, BSI Prima Savings, BSI Student Savings Savings, BSI MasRT Savings, BSI My Savings, BSI Foreign Currency Savings, and BSI Tapenas Collective; 2). Transactions to support transactions, BSI presents BSI rupiah demand deposits and BSI foreign currency demand deposits; 3). Financing provided in the form of Bilateral financing, BSI cash collateral, BSI distributor financing, Griya Hasanah, Griya Mabror, Griya Simuda, KUR Micro, KUR Super Micro, gold-backed partners (non qard), and BSI Mitraguna Berkah; 4). Hajj and Umrah: the products provided are BSI Indonesian Hajj Savings and BSI Indonesian Young Hajj Savings; 5). Investment, in the form of Bancassurance, BSI foreign currency deposits, sharia mutual funds, cash waqf linked retail sukuk (retail waqf sukuk), rupiah deposits, retail brokerage referrals, and Retail SBSN; 6). Gold, in the form of BSI gold installments and BSI gold pawning; 7). Business, this service is provided to small and micro businesses in the form of bank guarantee under counter guarantee, BSI bank guarantee, cash management, natural resource export deposits, natural resource export demand deposits, Optima demand deposits, government demand deposits, investment financing, Vostro demand deposits, trade transaction collection services interbank finance, and financing received (PYD); 8). Priority, special services for special Muslim individuals in the form of BSI priority, BSI Private, and save deposit box (SDB)

Company, in the form of: 1). Savings products provided by BSI for a company, namely in the form of SBSN Giro, DHE SDA deposits, DHE SDA Giro, Optima Giro; 2). Financing, in the form of independent sharia-bound investment, investment financing, refinancing, multifinance, current account



financing, agency, syndication and clubdeal, working capital financing; 3). Trade finance & services, in the form of investment financing, export draft settlement, LC issuance / SKBDN, buyer financing, distributor financing, supplier financing, and bank guarantee; 4). Treasury, in the form of sukuk transactions, deposits on call (DOC), BSI sharia hedging, foreign exchange transactions - general foreign exchange/telegraphic transfers, and foreign exchange transactions - paper money (banknotes); 5). Cash management in the form of Pertamina's CMS and OPBS (SO/DO).

Digital banking: BSI mobile, BSI API platform, Open an online account, BSI Smart Agent, Gold solution, IBSI Payment point, BSI QRIS, Mobile deposits, BSI Cardless withdrawal, BSI Debit card, BSI Debit OTP, BSI ATM CRM, BSI Aisyah, BSI net, BSI Jadiberkah and BSI Merchant business.

BSI Debit GPN, BSI Hasanah card platinum, BSI Debit OTP, BSI Debit Sabi Card, BSI Debit visa, BSI SimPel debit card, BSI Hasanah card classic, BSI Visa Hajj Card, BSI Hasanah card gold.

In this case the researcher discusses SKBDN which is included in the company's services. So this SKBDN is for companies, not individuals. This research examines the welfare of BSI applicants or customers who use SKBDN services or products. BSI does not want this, because it involves confidential customer data. Therefore, research on applicant welfare using maqashid sharia indicators was not carried out. Researchers continue research on sharia compliance only. Compliance with sharia values carried out by BSI Semarang. In this case, BSI MT Haryono Semarang City uses SKBDN services. Has BSI implemented the SKBDN product or service in accordance with maqashid sharia or not? The Maqashid Syariah referred to include: Ad-dien: maintaining religion, an-nafs: maintaining the soul, al-aql: maintaining the mind, an-nasl: maintaining offspring and al-mal: maintaining property.

Addin, Maintaining Religion, Ryandono (2010:30) says that: maintaining religion can be measured from the implementation of the pillars of Islam (shahadah, prayer, fasting, zakat and hajj). Apart from that, it can also be seen from the achievement of the pillars of faith. Maintaining the religion of



customers. This is realized by BSI Semarang City using guidance from the Koran, Hadith and other Islamic laws in carrying out all operational systems and products, including SKBDN products. An example is the determination of *ujrah* on BSI. The amount of the fee does not match the number or time period. According to sharia principles, it cannot be like that. There is a range, for example, 0-100,000,000 fees. BSI takes a fee based on risk. BSI uses nominal *Teering*, not percentage. This is done in order to avoid usury.

The application of *maqashid sharia* on the *ad-din* principle maintaining other religions, namely with the existence of the Sharia Supervisory Board and the National Sharia Council. These two boards make the bank's legitimacy based on Islamic values and rules increasingly guaranteed and, God willing, can be trusted by Muslims and non-Muslims

An-nafs, Nurturing the Soul, Ryandono (2010:30) believes that the realization of maintaining the soul is by meeting the needs for clothing, food, shelter, health and other public facilities. In this case, it protects the souls of BSI Semarang City customers. In SKBDN products or services, customers are called applicants.

Protecting the souls of customers is realized from the contracts implemented in every transaction at BSI. Psychologically and sociologically, the use of contracts between parties leads people to respect each other and maintain the trust given. This is where the value of the soul is. That the SKBDN service involves several parties, both customers, BSI and goods providers. This is where it is important for the parties to be trustworthy. The parties must maintain mutual trust in each other so that the transaction or service at the BSI that has been chosen can run smoothly from the beginning until the end of the contract. Apart from that, this is also realized by the stakeholders and stockholders of Islamic banks where when dealing with customers they are required to behave, dress and communicate politely and Islamically.

Al-aql, Maintaining Reason, According to Al-Syatibhi in Bakri (1997), maintaining the mind can be divided into three levels. In the *dharuriyah* rank, for example, it is forbidden to drink alcoholic beverages. In the *Hajjiyah* stage,



it is recommended to seek knowledge. Meanwhile, in tahsiniyyah behavior, for example, avoid listening to something that is not useful.

Maintain the minds of customers and the bank. This is manifested from the demand that banks must always disclose details about their product systems and are prohibited from covering up anything in the slightest. Here it can be seen that customers are invited to think together when carrying out transactions at the bank without being wronged by the bank. The bank participates in educating customers (there is education on every bank product for customers). The SKBDN service falls into the trade sales category where you must be very thorough in your documents. If the document is incorrect or contains typos or errors then it cannot be processed. The documents alone have to be very transparent, let alone anything else. For example: contract selection, supplier selection and other things, BSI explains in detail and with transparency there are no secrets. In the trade sales section, there is an explanation from the officer or bank to the applicant. There is a service or service function by the bank so that customers really understand. There are also seminars and training so that prospective applicants understand better and are interested in choosing SKBDN services.

This is in accordance with the article written by Ridwan Jamal entitled "Maqashid Syariah and its Relevance in the contemporary context" (Febriadi, 2017).

An-nasl, Caring for Offspring, We as humans don't need to worry if we still can't financially afford to get married because Allah SWT will give us His sustenance and grace.

Protect your offspring. This is realized by maintaining the four things above, then customer funds which, God willing, are guaranteed to be halal will have a good impact on the family and descendants who are supported by the savings funds. Especially for SKBDN, the funds can be from personal cash funds or using financing facilities. If the SKBDN process is successful, of course the applicant's family will also feel a good impact.



This is in accordance with Sandy Rizki Febriadi's research entitled "Application of Maqashid Syariah in the Sharia Banking Sector" (Febriadi, 2017).

Al-maal, Maintaining Assets, According to Ryandono (2010:30), "the way to protect assets includes seeking a decent and fair income, having business opportunities, halal and good fortune, and fair competition"

Protect your property. This is clearly manifested in every product issued by the bank where the bank strives to maintain and allocate customer funds properly and lawfully and is allowed to make a reasonable profit. Apart from that, it can also be seen from the implementation of the zakat system which aims to clean up customers' assets transparently and together. In the case of SKBDN services at BSI, maintaining the assets in question means the bank takes profit from the services of carrying out SKBDN services through fees charged. The amount of the fee is not based on nominal or percentage but rather on the amount of risk faced. This was also mentioned by Sandy Rizki Febriadi in his journal entitled "Application of Maqashid Syariah in the Sharia Banking Sector" (Febriadi, 2017).

Conclusion

Implementation of BSI Semarang Sharia Compliance in SKBDN services, namely by implementing SKBDN products or services according to sharia maqashid. The research results show that BSI Semarang City has implemented sharia compliance based on maqashid sharia. The Maqashid Syariah referred to include: 1). Ad-dien, maintaining religion, proven by: BSI Semarang City is guided by the Koran, Hadith and other Islamic laws in carrying out all operational systems and products including SKBDN products; 2). An-nafs, nurturing the soul, proven by SKBDN services involve several parties, both customers, BSI and goods providers. This is where it is important for the parties to be trustworthy. Apart from that, this is also realized by the stakeholders and stockholders of Islamic banks where when dealing with customers they are required to behave, dress and communicate politely and Islamically; 3). Al-aql, maintaining reason, proven by the bank participates in



educating customers (there is education in every bank product for customers through seminars and training). In the trade sales section, there is an explanation from the officer or bank to the applicant. There is a service or service function by the bank so that customers really understand so that prospective applicants understand better and are interested in choosing SKBDN services; 4). An-nasl, caring for offspring, proven by the way BSI guarantees that customer funds come from halal funds which have a good impact on the family and descendants who are supported by their tabugan funds. Especially for SKBDN, the funds can be from personal cash funds or using financing facilities. If the SKBDN process is successful, of course the applicant's family will also feel a good impact, and 5). al-mal: maintaining assets, proven by: in the SKBDN service at BSI, maintaining assets in question means the bank takes profit from the services of carrying out SKBDN services through fees charged. The amount of the fee is not based on nominal or percentage but rather on the amount of risk faced.

Based on the conclusions of the research results, researchers can provide several suggestions, as follows:

For sharia banks, in this case BSI, we hope that services at SKBDN will be maintained in accordance with sharia principles. Sellau helps applicants who need SKBDN product services with all the requirements, so that applicants are more prosperous in their economic activities and reuse SKBDN services.

For applicants, hopefully using the SKBDN service can help the SKBDN service process which will certainly further improve the applicant's economy.

For future researchers, researchers can measure the level of welfare of applicants or SKBDN customers in other sharia banking through the maqashid sharia approach, if possible the customer is available and willing to be interviewed.

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