



PERCEPTION OF AMANAH ON MUSYARAKAH MUTANAQISAH FINANCING IN SHARIA BANKING IN GORONTALO

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Article history:	Abstract:
<p>Received: May 11th 2022 Accepted: June 11th 2022 Published: July 23th 2022</p>	<p>This study aims to understand and interpret the perception of trust in Musyarakah Mutanaqisah financing in Islamic banking in Gorontalo.</p> <p>In this study, the author uses a qualitative research method with an Islamic phenomenological approach and a new theory as the basis for discovering the perspective of trustworthiness on aqad musyarakah mutanaqisah in Islamic bank financial institutions in Gorontalo. Informants in this study were banks, customers and the Indonesian Ulema Council in Gorontalo</p> <p>The results of the study found the construction of the concept of trust on musyarakah mutanaqisah (MMQ) financing in Islamic banking in Gorontalo which contains values; 1. Policy; 2. Cooperation; 3. Transparency; 4. Accountability; 5. Trust; 6. Free from haram practices (maysir, gharar, usury). The basis for the fulfillment of the promise agreed in the musyarakah mutanaqisah contract is the trust in running a business that is entrusted to banks as third party fund managers as well as the mandate given by Islamic banks to financing customers. which prioritizes the aspect of trust in order to avoid the risks that will occur in Islamic banking institutions.</p>

Keywords: *Musyarakah Mutanaqisah, Amanah*

A. INTRODUCTION

A breakthrough in the development of Islamic banking products that is attempted to replace the murabahah concept that has been applied to long-term financing, through a scheme that unites the concepts of profit sharing and buying and selling in a form of financing. And in practice in Indonesia, a lease agreement is also implemented in a series of financing, the financing is called Musyarakah Mutanaqisah.

Musyarakah Mutanaqisah financing is a profit-sharing contract which is considered to be of lower risk, and therefore is in great demand as a variant of profit-sharing products and competitive alternatives that have been carried out since 2008. In the Musyarakah Mutanaqisah contract, the customer and the bank both have the right to profit. Meanwhile, the bank can still get a guaranteed refund by charging the customer's ownership of the jointly purchased goods with the guarantee institution.

This financing has been regulated based on the Fatwa of the National Sharia Council Number 73/DSN-MUI/XI/2008 concerning Musyarakah Mutanaqisah, what is meant by Musyarakah Mutanaqisah is Musyarakah in which the ownership of assets (goods) or capital of one party is reduced due to

gradual purchases by the other party. Thus, the end of this contract is one party, namely the customer will get perfect ownership of an asset or capital.

In financing activities using Musyarakah and Musyarakah Mutanaqisah Products, Islamic banking must ensure that the implementation of financing is in accordance with Sharia compliance as stipulated in various provisions of Islamic law including the DSN fatwa. However, several problems and issues often arise related to sharia compliance. The following describes several issues related to the application of Musyarakah and Musyarakah Mutanaqisah products in Islamic banking in Indonesia which are divided into three issues, namely sharia issues, legal issues, and operational issues. Some of these problems include:

Musyarakah Mutanaqisah financing contract is a form of contract which is the ijthad of Islamic banking practitioners and academics in order to accommodate the system that should be carried out by Islamic banking, namely the profit-sharing system, but through modification of the contract so that risk can be minimized.

Not a few studies from various references prove that the musyarakah mutanaqisah contract can actually be an alternative solution for financing in



Islamic banking when compared to the murabahah contract which has been used by various Islamic banks in Indonesia. Musyarakah mutanaqisah is a derivative product of the musharaka contract, which is a form of cooperation contract between two or more parties. The basic word of musharaka is syirkah which comes from the word; syaraka-yusyriku-syarikan-syarikan-syirkatan (syirkah), which means cooperation. Musyarakah or syirkah is a collaboration between capital and profit from two parties, both companies and groups. While mutanaqisah comes from the word; yatanaqishu-tanaqish-tanaqishan-mutanaqishun, which means to reduce gradually. (Hosen, Nadratuzzaman. Musyarakah Mutanaqisah. : 6)

The development of this musyarakah mutanaqisah contract also occurs in Islamic bank financial institutions in Gorontalo, this happens because this agreement can provide a solution in protecting Islamic bank financial institutions when providing financing with a profit-sharing system, and in its development the musyarakah mutanaqisah contract has begun to be widely carried out. by Islamic banking in Gorontalo, it also increasingly excites the public to do financing in Islamic bank financial institutions. This trend is increasing as stated by one of the leaders of Islamic banks in Gorontalo, (Akbar Suleman, Interview conducted on October 15, 2019).

The musyarakah mutanaqisah contract is part of the trust agreement, so in this research plan, we will see a lot from the side of the trust, meaning that customers are required to provide transparency in business management to the banking sector, this is very much needed because in the musyarakah mutanaqisah contract, what is put forward is business management that transparent so that in the distribution of profits later it can meet the element of trust. Based on this basis, the authors are interested in researching in depth about the musyarakah mutanaqisah profit sharing system in the perspective of trust that occurs in Islamic bank financial institutions in Gorontalo.

The study of the musyarakah mutanaqisah contract with a positivistic approach is considered unable to explain the phenomenon of the reality of the substance of the mandate so that a more in-depth approach is needed, especially interpretive in finding the meaning behind the reality of the musyarakah mutanaqisah contract. Therefore, to find the concept or theory of trust, a religious approach is needed in order to explain the phenomenon or object of study (musharakah mutanakisyah) in depth based on Islamic values. With this approach, this research is an alternative contract that is the customer's choice in practicing profit sharing at Islamic financial institutions.

B. RESEARCH FORMULATION

The contract that is mostly carried out by Islamic banking today is still in the application of the principle of buying and selling (Murabahah), so it requires innovation in implementing innovative aqad so that it leads to the real concept of the Islamic economic system, namely the concept of profit sharing. This study provides a different perspective on the ideal application of Musyarakah Mutanaqisyah which is formulated by approaching the concept of trust in Islam, this study examines how the perception of trust in Musyarakah Mutanaqisyah financing is at Islamic Banks in Gorontalo.

C. THEORY STUDY

1. Musyarakah Mutanaqishah Application in Islamic Financial Institutions

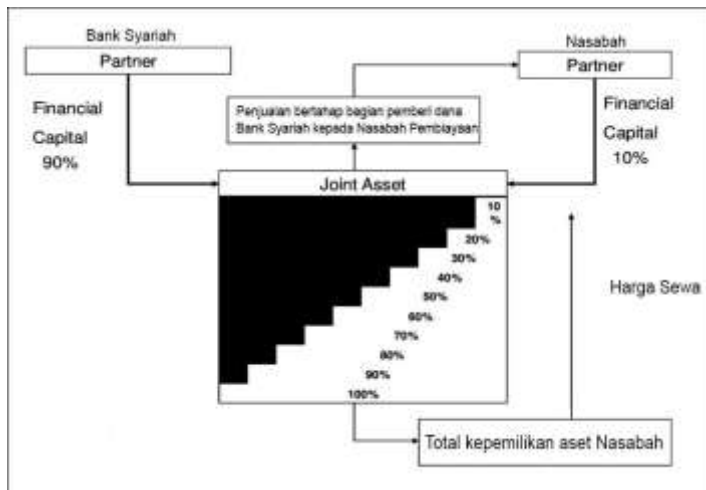
Musyarakah mutanaqishah contracts at Islamic financial institutions are usually applied to Home Ownership Financing (PKR), financing of various goods and property. Musyarakah contract alone is not enough to be applied in this financing product. The need for consumer goods, housing or property can be met by financing with a profit-sharing pattern with a musyarakah mutanaqishah contract (Ascarya: 127). Musyarakah mutanaqishah contract is a contract formed due to cooperation between a bank and a home buyer who shares the rights and ownership of a house followed by monthly ownership payments and transfer of ownership in accordance with the proportions that have been paid. Thus the musyarakah mutanaqishah contract is said to be a contract with a reduced partnership concept.

The following is the application of musyarakah mutanaqishah in Islamic Financial Institutions (Zainul Arifin, 2000: 203)

This contract is applied to project financing financed by financial institutions with customers or other financial institutions, where the financial institution's share is gradually purchased by other parties in installments. This contract also occurs in mudharabah whose initial capital is paid in installments, while the business continues with fixed capital.

This scheme with financing with a musyarakah mutanaqishah contract is in the form of a partnership between a bank and a customer who both have ownership in the house that the customer wants to own. The following is a mutanaqishah musyarakah scheme (Nor, et. al 2008).

Mutanaqishah Musharaka Scheme



The stages of the above scheme are as follows:

The customer identifies and selects the desired house. The customer together with the bank cooperates with the home ownership partnership so that the bank and the customer own a house in accordance with the proportion of the investment issued. The customer pays a monthly rental fee and is paid to the bank according to the proportion of ownership. The customer also pays a payment to the bank for the ownership of the house that is still owned by the bank.

From these stages, there are three contract agreements that must be carried out so that this musyarakah mutanaqishah contract runs well. The first agreement is a partnership between the bank and the customer, to jointly own a house. And gradually, the customer will pay the agreed amount of funds to buy the ownership status of the house owned by the bank. Furthermore, the lease agreement, the customer pays a monthly rental fee to the owner of the house. Because the house is chosen by the bank and the customer, the rent must be divided according to the proportion of home ownership of 100%.

2. Forms of Trust

As the definition of trust that has been explained previously that trust is everything that is entrusted by Allah or fellow servants to be guarded and implemented, broadly speaking, the things that are the emphasis of trust based on the verses of the Qur'an include:

a. Work

Trust is a very hard job, even the heavens, the earth and the mountains do not want to accept the mandate when it is offered, not because of their disloyalty to Allah SWT, but their unpreparedness to carry the burden of the trust.

Trust in the form of work includes various kinds of work, both the mandate from Allah SWT, such as the task of delivering the treatise that was charged to the angel Gabriel as. as previously explained or mandate as recipients of the message or become prophets and apostles as the discussion of verses related to the mandate of the prophets.

According to al-Razi, trust in general can be divided into three major parts, namely:

The servant's trust to Allah is what the servant has promised to protect, namely all forms of commands and prohibitions of Allah SWT against his servant and using his limbs for what is beneficial for him and draws him closer to his Lord. All forms of immorality are a betrayal of the mandate of Allah SWT, according to Ibn 'Umar as quoted by al-Razi, trust to God is very broad in scope. Every member of the body is a trust from God. The tongue, for example, cannot be used for lying, backbiting, fighting, disbelief, bid'ah and other improper functions. Thus, if the limbs are used not for their function, it is a betrayal of the trust. (Muhammad Fakh al-Din al-Razi, Juz. X: 145)

The servant's trust towards other servants, namely maintaining the trust towards other creatures, such as returning a deposit, not committing fraud in any form, keeping secrets and all forms of individual, government, family and relative obligations. According to al-Razi, included in this form of trust is the justice of the government towards its people and the justice of the ulama towards the community by not making them fanatics astray.

The servant's trust towards himself is to choose something that is useful and most appropriate for him in matters of religion and the world and not to do anything out of lust and anger. (Muhammad Fakh al-Din al-Razi, Juz. X: 146)

In contrast to al-Razi, Muhammad 'Abduh as quoted by Rasyid Rida hen interpreting the verse about trust said that the trust was divided into two parts, namely the trust in knowledge and the trust in property. (Muhammad Rashid ibn 'Ali Rida, Juz. V: 140)

In another verse it is explained that trust in the form of work is not only given by Allah swt., but can also come from fellow creatures in worldly affairs and is not related to property, such as the request of the Prophet Yusuf's brothers to their father to be trusted to look after him in his life. game.



قَالُوا يَا أَبَانَا مَا لَكَ لَا تَأْمَنَّا عَلَى يُوسُفَ وَإِنَّا لَهُ لَنَصِيحُونَ ۝۱۱

The translation: "They said: "O our father, why do you not believe us in Yusuf, when indeed we are people who want good for him" (Surah Yusuf: 11) (Al-Qur'an and its translation, : 349)

In line with the verse above that there is a mandate related to safeguarding alone and not related to property is a hadith of the Prophet Muhammad. about keeping secrets.

إِذَا حَدَّثَ الْإِنْسَانُ حَدِيثًا وَالْمُحَدِّثُ يَتَلَقَّتْ حَوْلَهُ فَهُوَ أَمَانَةٌ.

Meaning: "If someone is told about something/secret and the person who tells the story has left him, then the story becomes a trust for him". (Abdillah Ahmad ibn Muhammad ibn Hambal, Juz. III, : 352)

While in another verse, Allah swt. explain the mandate of fellow creatures in the form of work that is material, among others:
فَإِنْ أَمِنَ بَعْضُكُم بَعْضًا فَلْيُؤَدِّ الَّذِي أُؤْتِمِنَ أَمَانَتَهُ.

The translation: "But if some of you believe in others, then let those who are trusted carry out their mandate (debt)". (Al-Qur'an and its translation, : 71)

The verse above clearly explains that paying debts is a mandate, because basically the debts that occur should be submitted so that there is evidence. Even if the receipt cannot be obtained, then there should be goods that are pawned as a form of commitment to pay the debt. And if there is no such thing, then the debt is a mandate that must be fulfilled.

b. Attitude of the Qur'an towards Amanah

To see how important amanah is in everyday life, it is important to explain the attitude of the Qur'an towards trust. The attitude of the Qur'an when explaining the verses of the mandate can be grouped into two groups, namely:

إِنَّ اللَّهَ بِأَمْرِكُمْ أَنَّ تُوَدُّوا الْأَمْنَتِ إِلَىٰ أَهْلِيهَا...

The translation: "Verily Allah commands you to convey the message to those who are entitled to receive it". (Al-Qur'an and its translation, : 128)

Although the verse was revealed in the issue of 'Usman ibn Talhah al-Hujubi regarding the key to the Ka'bah which al-Abbas asked for him to hold it, then Allah SWT revealed the verse as an order to give the trust to the rightful person. (akl-Husain 'Ali ibn Ahmad al-Wahidi, 1412 H./1992 M.):157) However, according to Wahbah al-Zuhaili, the verse still applies to everyone to carry out the mandate that is their responsibility, both to the public and to individuals. certain. (Wahbah ibn Mustafa al-Zuhaili, 1422 H: 334).

In another verse, even though it does not use fi'il amr/orders directly as in the verse above, it still contains orders to carry out the mandate because it uses fi'il mudari' accompanied by lam amr, as in the QS. al-Baqarah: 283.

فَإِنْ أَمِنَ بَعْضُكُم بَعْضًا فَلْيُؤَدِّ الَّذِي أُؤْتِمِنَ أَمَانَتَهُ

The translation: "But if some of you believe in others, then let those who are trusted carry out their mandate (debts)" (Al-Qur'an and its translation: 71)

In another verse, the Qur'an comes by using the number of ismiyah, so that it implies that the preservation of the trust is not bound by time, but trust is the nature of the believers, as in the QS. al-Mu'minun: 8

وَالَّذِينَ هُمْ لِأَمْتِهِمْ وَعَهْدِهِمْ رَاعُونَ ۝

The translation: "And those who keep the mandates (which they carry) and their promises. (Al-Qur'an and its translation, : 527)

Therefore, in several hadiths of the Prophet Muhammad. It is explained that one of the characteristics of a hypocrite is untrustworthy.

آيَةُ الْمُنَافِقِ ثَلَاثٌ: إِذَا حَدَّثَ كَذَبَ وَإِذَا وَعَدَ أَخْلَفَ وَإِذَا أُؤْتِمِنَ خَانَ

Meaning: "The signs of a hypocrite are three. If he speaks he lies, if he makes a promise he breaks it and if he is



trusted he betrays." (Abu 'Abdillah Muhammad ibn Isma'il al-Bukhari, Juz. I, : 78).

Even more than that, the Messenger of Allah. once revealed that a person who does not hold a mandate means he is an unbeliever.

لَا إِيمَانَ لِمَنْ لَا أَمَانَةَ لَهُ ، وَلَا دِينَ لِمَنْ لَا عَهْدَ لَهُ

Meaning: "There is no faith for people who do not have / carry out the mandate, and there is no religion for people who do not carry out their promises". (Abu 'Abdillah Muhammad ibn Isma'il al-Bukhari, Juz. I, : 135)).

From the three verses above with various editorials used in various forms, it shows that trust is a very big responsibility that must be carried out by anyone who is given the mandate.

c. Prohibition of Betraying the Trust

As a consequence of the obligation to carry out the mandate, then of course betraying the trust is something that is prohibited by religion. One of the verses that explain the prohibition of betraying the trust, among others:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَخُونُوا اللَّهَ وَالرَّسُولَ وَتَخُونُوا أَمْنِكُمْ وَأَنْتُمْ تَعْلَمُونَ ٢٧

The translation: "O you who believe, do not betray Allah and the Messenger (Muhammad) and (also) do not betray the mandates entrusted to you, while you know" (Surah al-Anfal: 27). (Al-Qur'an and its translation, : 268)

In this verse it is explained that betraying the trust is the same as betraying Allah and the Messenger of Allah. Thus, it is known how great the position of trust in the sight of Allah SWT because betrayal of the mandate is equated with betrayal of Allah SWT. and his apostles.

3. The Meaning of Trust in the Concept of Sharia Bank Performance Assessment

The word trust is often used in daily activities. In general, this word means something that is entrusted to another person or to an institution to carry out activities. The word amanah actually shows an understanding of who gives the mandate and who is entrusted with it.

In Islam, the importance of maintaining trust in every activity is explained in QS Al-Anfal verses 27-28:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَخُونُوا اللَّهَ وَالرَّسُولَ وَتَخُونُوا أَمْنِكُمْ وَأَنْتُمْ تَعْلَمُونَ ٢٧ وَأَعْلَمُوا أَنَّ أَمْوَالَكُمْ وَأَوْلَادَكُمْ فِتْنَةٌ وَاللَّهُ عِنْدَهُ أَجْرٌ عَظِيمٌ ٢٨

The translation: "O you who believe, do not betray Allah and the Messenger (Muhammad) and (also) do not betray the mandates entrusted to you, while you know. And know that your wealth and your children are only a trial and that with Allah is a great reward."

Therefore, trust is the value that underlies every business activity, including the activities of Islamic banks. Starting from the description of the structural description of the "business, da'wah, and social" texture, it is found the meaning of trust as the basis for assessing the performance of Islamic banks. In the context of Islamic banking, amanah is defined as a form of responsibility to carry out activities in accordance with the role it carries out as a business, social and da'wah organization and is obliged to maintain a balance of transactions to realize the benefit of the people.

Islamic banks that hold fast to the mandate are banks that are always responsible for fulfilling all the tasks they carry out. In this case, Islamic banks are categorized as performing well if they are able to harmonize their roles and always maintain a balance in transactions as business, social and da'wah organizations, without taking sides with the interests of certain groups of people.

Based on the definitions and meanings above, it can be concluded that a trustworthy Islamic bank is one that is able to meet the expectations of all stakeholders by placing a fair and balanced position as a business organization and as a social and da'wah organization. As Allah says in QS An-Nisa verse 58:

﴿إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا ٥٨﴾

The translation: "Indeed, Allah commands you to convey the message to those who are entitled to receive it, and (orders you)



when determining the law between people so that you judge with justice. Verily, Allah has taught you the best. Verily, Allah is All-Hearing, All-Seeing."

D. RESULTS OF RESEARCH DISCUSSION

Based on the results of the research that has been done, the findings can be categorized into the construction of trust in masyarakat mutanaqisah financing at Islamic banks in Gorontalo as follows:

1. Policy;

The term policy is often considered synonymous with politics by most people, even though this policy is broader because it can and should be used outside the general context, in this case the policies carried out by banks in protecting the trust of third party customers and majority shareholders. To determine these policies, the regulation and distribution or allocation of resources owned in banking requires the existence of power and authority that will be used to determine these policies, in this case all Islamic banks have agreed to take a policy of withdrawing the authority of masyarakat mutanaqisah financing. which was previously mandated by the branch office but has been delegated to the head office as a whole. This also applies to Islamic banks in Gorontalo for financing products including masyarakat mutanaqisah products.

Policy implementation can be seen as a process of implementing policy decisions. Daniel A. Mazmanian and Paul A. Sabatier, as quoted by (Abdul Wahab; 65), explain the meaning of this implementation with the statement:

"Understanding what actually happens after a program is declared effective or formulated is the focus of attention for policy implementation, namely the occurrence of events and activities that arise after the ratification of policy guidelines, which includes both efforts to administer them and to have real consequences or impacts on the community, society or events

The policy implementation process actually does not only concern the behavior of the administrative bodies in banking which are responsible for implementing programs that lead to obedience to banking management, but also concerns the discretion of top management on the tire, which can directly or indirectly influence the behavior of all parties involved in the policy. involved, and which

ultimately affects the impact; both expected (intended) and unexpected (negative effects)

In research conducted by Muh. Gifari entitled Implications of Financing Restriction Policy and Its Effect on the Non-performing Financing Ratio at Bank Muamalat Indonesia Regional Sulawesi, Maluku, Papua in 2021. This study suggests a policy on financing restrictions implemented by Bank Muamalat Indonesia Regional Sulampua, among others, is to improve the financing process flow by changing the limit the financing severing authority taken over by the head office financing division and revoking the branch office authority limit as a financing breaker, the purpose of this financing restriction policy is to improve the service level agreement (SLA) in the submission of financing proposals by increasing the principle of prudence and risk management,

2. Cooperation;

In the Qur'an is given the command to help each other in goodness. Cooperation in business including banking business is also part of mutual help. mutual benefit and provide benefits to others,

Togetherness, justice, caring are part of the concept of cooperation in financing masyarakat mutanaqisah that should not be ignored. In cooperation, it is not justified to only expect profits and not want to bear losses. So that those who are entitled to profit are those who are ready to bear losses, meaning that customers and banks have that responsibility.

In a Qudsy Hadith narrated by Imam Abu Dawud and Hakim from Abu Hurairah, the Messenger of Allah (SAW) said, " Allah SWT said, 'I am the third party of two people who do a partnership (partnership) as long as the parties involved do not betray each other. If there is betrayal, then I am out of the union."

Asbabul wurud (cause of coming) and the textual hadiths are related to associations or cooperation between various parties in the economic and trade fields, meaning that Allah SWT really loves every person or group of people who carry out business activities together in a neat management order that according to Islamic law.

It is hoped that this collaboration will provide more benefits and advantages compared to being done alone. Networking and marketing will be able to grow wider, more comprehensively, and more efficiently. However, this cooperation (musharaka) can be



built solidly and generate more profits, if it is based on a strong desire to uphold the mutual mandate of togetherness and avoid betrayal. If there is a betrayal, the cooperation will be destroyed and it will turn into enmity, conflict, and bring each other down.

Allah SWT no longer gives grace and blessing for these joint activities. This of course also applies to cooperation in other fields.

Research conducted by Raden Wijaya (2021) on the application of Aqad Musyarakah Mutanaqisah in online financing on the partner features of Indonesian Islamic banks, gives the meaning of cooperation (al-syirkah) which is a mixture of one thing with another so that it is carried out well. Cooperation (syirkah) is a participation between two or more people in carrying out a business or a certain cooperation by providing a predetermined amount of capital based on the agreement between the two to carry out a business together and the distribution of profits between them or losses in the specified portion, the cooperation must run well.

3. Trust;

Trust in customers means acknowledging the honesty and ability of customers to truly meet expectations. Thus, trust is the belief in the customer to carry out the mandate because it is recognized that he has the ability and honesty to carry out the mandate so that he can truly meet the expectations of returning the funds entrusted by the bank to the customer.

Therefore, the meaning of trust is very central in this life, including in terms of trust in managing finances that are entrusted to customers. For example, if people believe in our ability and honesty, then people will want to entrust their trust to us as customers. Then the trust capital will be higher than others, this valuable capital must be owned if we want the continuity of our partners and the journey of life to be successful and brilliant. On the other hand, if we don't have that trust capital, our life history is over.

Bennet et al, (2001) argue that in the business world, trust between companies (buyer-seller) helps in determining performance-related indicators such as the extent of information exchange, joint problem solving, satisfaction with the results of activities that have been carried out and the greater the motivation in implementing the results of the

decision. The existence of trust will create a sense of security and credibility and reduce customer perceptions of risk in exchange (Selnes, 1988 in Bennet and Gabriel, 2003). This has been successfully proven by Walter et al. (2000) in Bennet and Gabriel (2003) about the relationship of trust between companies. Walter et al. (2000) in Bennet and Gabriel (2003) prove that consumer satisfaction will affect consumer confidence in industrial exchange relationships.

As with the results of research proposed by Luarn and Lin (2003), according to him, trust is a number of specific beliefs about integrity (honesty of trusted parties and ability to keep promises), benevolence (attention and motivation) that are trusted to act in accordance with the interests of those who trust them, competency (the ability of the trusted party to carry out the needs of the trusted party) and predictability (consistency of the behavior of the trusted party).

Likewise, in the musyarakah mutanaqisah contract, it is a renewal contract that benefits the customer a lot, because in the contract there is flexibility in payment/profit sharing to be shared with the bank, where the customer is only obliged to fully return the principal, while profit sharing is carried out according to the agreed ratio and also according to the amount of profit earned in each period of principal and profit returns. This is different from murabahah financing, where the customer has a fixed price for the principal and margin for each installment period.

(Mutmainnah in the journal of the science of the Qur'an and Hadith, 2020) Be fair in taking sides that actually (and do good) do the fardu-fardu, or you should worship Allah as if you saw Him. As has been explained by the hadith (giving assistance to relatives), they are specifically mentioned here, as a sign that it must be prioritized. According to al-Maraghi, the word fair in this verse is linguistically interpreted as treating everything equally, including taking sides. , so it can neither be more nor less, in the same way. While the meaning of fairness is al-mukafa'ah fi al-khair wa al-syarr (fulfilling the good and the bad).

In Tafsir al-Azhar, Allah commands mankind to side with goodness, to do good deeds, and not to do evil to others. The meaning is to weigh the same, blame the wrong and justify the right, restore the property of others and not do wrong. Then ihsan is defined



as always enhancing or improving the quality of charity and deeds, doing better than what has been before. While the purpose of the prohibition of doing vile to others is something that is hated by Allah.

4. Accountability and Transparency;

The future challenge regarding MMQ cooperation is how to improve coordination between banks and parties who need funds (customers). So that bank funds can be managed properly. Banks as managers of public fund collections will achieve optimal collection of funds properly if the banking sector can dispel the doubts of investors/depositors regarding banking professionalism in applying the principles of accountability and transparency. From this description, it can be seen that the feeling of doubt about Islamic banking causes investors/customers to tend to choose to transfer their funds to banks that have high accountability. Because one of the factors known to be able to cause customer confidence in Islamic banking is the accountability and transparency carried out by the management of funds.

Based on agency theory, accountability arises as a result of the delegation of authority from the principal (the bank) to the customer in carrying out their mandate. Graytal. (1987) in Laughlin (1990), states, accountability only occurs if there is a contract between the principal and the agent or party invited to cooperate. In other words, accountability arises if there is only a contract between the authority that requires accountability for the delegation of authority, and the party who is authorized for the exercise of that authority. In short, the purpose of accountability is an assessment of the performance of the exercise of authority. On the basis of this assessment, the principal will provide follow-up actions, which can be in the form of rewards or punishments, according to the contract that has been agreed upon in the delegation of authority.

In order to achieve the goal of excellent service at Islamic banks, it can be done by providing satisfaction to customers, in this case musyaraqah mutanaqisah financing customers. Customer satisfaction becomes very valuable for banks, so it is not surprising that there is always a slogan that the customer is king, who needs to be served as well as possible. This concept is used by Islamic banking in financing

its customers, by actively visiting customers and offering MMQ financing to customers, this is a new thing done by Islamic banking, so that customers can find out that there are new and flexible contracts that can be done by customers. So that customers are satisfied with the service, especially in the musharaqah mutanaqisah contract

(Robiyanto, UIN Lampung journal, 2021) When assessing the level of customer satisfaction, the best way is to directly ask customers who have experience using certain products/services about some of the characteristics/attributes of a product that can make customers satisfied or disappointed.

Sharia Banks as banks that focus on the priority financing segment are developing Priority Banking as a diversification of General Banking products and services that have been running so far. Priority Banking was developed to meet customer needs which naturally cannot be generalized, due to individual preferences and budget constraints that differ between customers who will do financing, so that customers feel helped by this alignment.

5. Free of Haram Practices;

MAGRIB (Maysir, Qarar and Riba) is a practice in the economy that is forbidden by Allah swt with a painful torment for the perpetrators. The prohibition is not without reason, because it turns out that the practice of usury creates a negative impact on the business climate and the economy of the community and the state. In the contemporary context of maysir, gharar, and usury which is legally practiced by the public, is banking with an interest system, with the existence of sharia banking, the avoidance of the practice of MAGHRIB will be increasingly realized, this can be seen in the practice of musyarakah mutanaqisah financing which does not practice at all. maysir, gharar, and usury, because all forms of contract are carried out in an open manner and there are parties who supervise the contract process, so that the sharia provisions can be carried out properly.

(Sofhian in Junal al Ulum 2015) The prohibition of maisir, gharar, and usury, according to Qardhawi, has a hidden wisdom behind the prohibition, namely the realization of fair equality between owners of property (capital) and business, as well as risk-taking and its consequences boldly and passionately. responsibility. The principle of justice in Islam



is not in favor of one party, but both are in a balanced position.

The concept of prohibiting usury in Islam can be explained by its economic advantages compared to conventional economic concepts. Economically, usury is more of an effort to optimize the flow of investment by maximizing the possibility of investment through the prohibition of guarantees (interest). The higher the interest rate, the more likely it is that investment flows are blocked. This can be likened to a dam. The higher the dam wall, the greater the flow of water that is blocked.

Relationship with the Creator's Objective Approach

Informants are part of humans, while humans are created in the best possible form, they also have something that animals and plants do not have, namely reason. Intellect is a priceless gift of God, which distinguishes it from animal and plant life. If the mind did not exist in the informant, surely the situation would be the same as the animal and even more humiliating. In this context, the informant has privileges and advantages over other creatures because he is able to move in any space, whether on land, in water (rivers and seas), or in the air.

Humans were created by Allah SWT, on this earth, nothing but to worship Allah SWT including the phenomenon of trust or responsibility that is solely to seek the pleasure of Allah SWT. Informants carry out the mandate to be full of sincerity and serve Allah SWT. and provide service to each other, namely in a way of love, and love one another. (Ministry of Religion of the Republic of Indonesia, 2011: 4) Allah SWT, is all the owners of power, some of his power is entrusted to humans as his choice to regulate life together, including in terms of carrying out the mandate in managing business cooperation between banks and customers. Thus they get the mandate to organize life and regulate the life of various things according to their will and carry out the mandate carefully.

According to the researcher, there is nothing more perfect and more impressive than the fact that there is a match between the privileges of humans/customers in the form of taqlif (in charge of and responsibility for the trust of cooperation) The Holy Qur'an clearly states the qualities of reason, its functions and duties in muamalah life, especially in managing cooperation, including cooperation between banks and customers. According to the researcher, in the Qur'an, humans (in this case the customer) get the noblest position compared to all creatures in the world, both in terms of trust in muamalah, mind in

transactions, as well as managing the form of creation that can be used in muamalah. . (Ministry of Religion RI: 191) Humans are creatures who are burdened with obligations (mukallaf) and responsibilities.

Humans are part of the realm of existence which according to the definition of thinkers is more accurately called by the names "creatures who speak" (al-kaa`nathiq) and "creatures who have the highest value. The roles and responsibilities of humans as servants of Allah SWT and social beings cannot be separated, both have functional and correlative relationships. (Khairullah, 2011:90) Humans in their role as social beings cannot be separated from their role as caliph fil ardl. The word of Allah which means He has created you from the earth (earth) and made you prosperous. Khalifah fil ardl can be interpreted as carrying the mandate of caliph fil ardl contained in the verse above is to manage and prosper the earth by exploring the natural resources that he has for human welfare.

So that the trust for its own sake is not to do something that will not be useful, both for the benefit of the world and the hereafter. In other words, trust has something to do with transparency, while transparency is part of honesty. Islam has taught from the beginning, for example, it is forbidden to gulul (treason), in trade there should be no gays (fraud), and teaches about responsibility.

A business partnership can develop well if there is a healthy cooperative relationship between business owners (customers and other business partners (Banks). Good cooperation can only be established when you and your business partners have a professional attitude and are responsible for achieving business goals each.

Although initially all the provisions have been agreed upon by the parties, it does not rule out the possibility of disputes in the middle of the road. For example, the customer is late in making installment payments from your company and there is no effort from the customer to correct the delay, so that it hampers cash flow at the bank. In this case, the banking sector must objectively assess the cause of the delay, because if you immediately call the delay due to dishonesty by the customer, it will cause impartiality in the assessment, so it takes time, observation and clarity of judgment in order to make a more fair and neutral decision.

Muslim scientists such as Hanafi (2007: 108) have an understanding of consciousness. According to him, in Islam there are three forms of holistic awareness "Trilogy of Consciousness Theory", namely: 1) historical awareness to know the validity of historical texts (the Qur'an and hadith) as sources of normative values in Islam, 2) eiditis awareness to interpret individual



arguments about his motivation to take actions that legitimize historical consciousness, and 3) praxis awareness for the significance of values in practical life that move people.

Based on this Trilogy of Consciousness Theory, awareness is obtained not only from the subject's motivation to take action but also from revelation to be transformed at the level of an ideal system as the basis for action. For the sake of exploring the three awareness, research subjects are not only limited to experienced subjects but also required the participation of other subjects who have knowledge of the object of research in particular to explore historical awareness and praxis. In this case, the involvement of scholars who have knowledge in interpreting the Qur'an and hadith and regulators related to the research context should be considered as informants in research.

Allah gives trust to his chosen creatures, humans are creatures of Allah SWT, who are matchless to follow Allah's commands, and stay away from all his prohibitions. As servants of Allah, humans should worship only Him. (Q.S. Al-Zariat: 56), which means: And I did not create the jinn and humans except that they worship Me. Worshipping Allah SWT is the most essential principle of life for Muslims so that human behavior in everyday life always reflects the placement of that devotion above all else.

Good deeds of pious deeds that are manifested in human functions as trustworthy caliphs will be meaningful in the sight of Allah SWT, if they are carried out in the context of devotion to Him. The point is that there are often actions that seem to be carried out in world affairs, such as: trading, farming, being an employee, and in the context of managing the earth one must be trustworthy. To prosper and prosper humans if it is done with the intention and purpose of worshipping Allah SWT, then he has performed two functions, namely: caliphate and worship is both a mandate given by Allah SWT to humans. he will get a reward in this world, and he will get a double reward in the hereafter. Allah SWT, has given the mandate to all his servants so that the trust is carried out as well as possible.

Amanah also includes worship that must be carried out by humans in a syar'i manner, trust means to fulfill what is entrusted or entrusted. Thus, the trust does not only concern material matters but there are also things that are physical. Fulfilling the rights of Allah SWT is a trust, doing good to fellow humans is a trust, a family is a trust, children and wives are a trust, so all kinds of human affairs are a mandate, therefore our lives are filled with trust.

People who have been given power means that they have been given a mandate by Allah SWT, who must be accounted for, both in this world and in the hereafter. Furthermore, someone who has been

mandated to lead must seriously run it. God is a dimension that allows other dimensions to exist God gives meaning and life to every human being. The most important things in the very heavy mandate to say "Man is endlessly: (Rahman, 1983:3)

1. That everything other than God, including the entire universe which has "metaphysical and moral" aspects, is dependent on God.
2. That the almighty and mighty god is basically a merciful god and that these aspects of course require a proper relationship between god and human relationship between god and his servant. And as a consequence of a proper relationship between humans and humans.

From the explanation above, it is clear that it is the responsibility of humans both as servants of Allah SWT, and social beings as well as caliphs fil ardl.

E. Novelty Research/Novelty

The novelty of this musyarakah mutanaqisah (MMQ) financing research, departs from the desire of the parties working together to increase the value of the assets they have together by combining existing resources. The musyarakah mutanaqisah (MMQ) occurs because of two contracts that are run in parallel, namely, the customer and the Islamic bank that performs the musyarakah mutanaqisah contract through equity participation in the management of a business that will bring profits. Furthermore, the customer purchases capital goods belonging to the bank gradually so that the capital owned by the Islamic bank in the syirkah is gradually reduced (reducing the capital of the Islamic bank is called mutanaqisah).

Joint ownership status makes costs are shared. Maintenance costs can be charged to tenant customers, but insurance must be borne by the owner jointly. Various facts and analysis of the implementation will further strengthen the doubts of the views of various groups, and finally the researcher believes that in the future, the more perfect the contract process which is built on the Musyarakah Mutanaqisah principle, and supported by the application of a strong trust principle, because the key Of all the contracts that exist in Islamic banking products, including the musharakah mutanaqisah (MMQ) contract, it is a mandate, but the trust is not only verbal but is strengthened by the application of a strong contract agreement, in order to avoid default from both parties, because trust is a the key to implementing sustainable transactions.

So in this study, we have found the concept of trust in musyarakah mutanaqisah financing in Islamic banking in Gorontalo which contains values; 1. Policy; 2. Cooperation; 3. Trust; 5. Accountability; 6.



Transparency; and 7. Free from haram practices (maysir, gharar, and usury).

It is clear that the responsibilities of humans both as servants of Allah SWT, and social beings as well as as caliphs fil ardl are very heavy and must be accounted for, but Allah has given the mandate to humans because of the human potential to carry out this mandate. So that the musyarakah mutanaqisah financing product always carries out contract renewals for the convenience of customers in managing joint financing and fostering public trust and optimism in transactions in Islamic banking.

F. CONCLUSION

Based on the problems and research objectives that were formulated previously, in this chapter conclusions can be made in response to the problems raised in this study as a conclusion that there are 6 findings of values; the value of policies, the value of cooperation, the value of trust, the value of accountability and transparency, the value of being free of illicit practices, all of which are summarized in the following conclusions:

1. Trust in policy means decision making that leads to taking sides with all parties, returning rights to the owner of the deposited funds (customers and shareholders), whether goods or services provided with the best possible designation and profit.
2. Trust in cooperation means working together in business including the banking business as well as part of the implementation of the practice of mutual help (taawun). Mutual benefit and provide benefits to others, togetherness, justice, caring are part of the concept of cooperation in financing musyarakah mutanaqisah which becomes absolute, but in cooperation, it is not justified to only expect profits and do not want to bear losses, there is a meaning of profit and loss sharing.
3. Trust in trust, as a trustee, you must not reduce or take more than what has been determined in the initial contract, the nature of being trustworthy in a person in all respects and for business ethics in all transactions. Trust in the customer's view is one of the most important Muslim morals to follow Islamic law. Because this trust is trustworthy, it is very much needed in business ethics, including in managing a business business, because in banking transactions a customer must be trusted with all banking actors and banking partners as well.
4. Trust in accountability and transparency, trust with its indicators of accountability, transparency, fairness, responsibility, is an

inseparable part, the value of accountability is highly upheld and among Islamic moral values related to accountability in transactions, these values is a moral value of faith where this mandate is a good value for financial institutions or Islamic banks in Gorontalo which is mandated to collect and distribute public funds in accordance with sharia principles both to customers and prospective customers of musyarakah mutanaqisah financing.

5. Amanah in free from haram practices, economically the practice of prohibiting maysir, gharar and usury is more of an effort to optimize investment flows by maximizing investment possibilities through prohibiting certainty (interest). The higher the interest rate, the more likely it is that investment flows are blocked. In the Qur'an, it is clear that Allah has made a great enemy for those who practice usury/interest and other forbidden transactions.

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