

# Sharia Banks and Conventional Banks in Historical Perspective and Communication of Community Culture

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**Abstract:** The wrong view sometimes surrounds the public that the sharia bank and conventional bank are the same, if the sharia bank uses the profit share while the conventional bank of interest is the same thing. This sometimes includes some Islamic societies that need to be addressed rather than wrong view, and of course this also makes the image of Islamic banks are not good, but the wrong is the view and also the science that has not been so qualified in the community. So what is needed is to look at this as part of a science assembly that needs to be improved so that people's views become good and right. Of course, the other thing that needs to be developed is about intense communication to understand to the Islamic community that it is different between Islamic banks and conventional banks. The essence of this article is to look at the views of the community regarding the views of the community on Shariah banks as well as conventional banks, judging from the data derived from qualitative data. The results and expectations of this article provide a true understanding to the community through culture and good communication so that Muslims are aware of the importance of saving in Islamic banks to obtain various goodness and blessings.

## 1 INTRODUCTION

The Sharia Bank has given its own color and plays an important role in a vibrant Muslim society in understanding the rules that are important in accordance with existing Islamic teachings in accordance with the existing aspects. Which brings about a major change in the society's society-based society and cultural norms that exist in accordance with the rules that connect the existing conditions in the existing society. The principle that exists in the society in accordance with the rules that are owned by the community that brings the community to be better in accordance with the existing aspects of society that exist in conditions owned by the community.

Society becomes an important part in the formation of existing community life in accordance with the existing aspects of society that exist in the journey of existing society. In accordance with the existing philosophy in society makes the storage of money that has become part of the community in the cultural community and the existing community context in accordance with existing needs. In accordance with the philosophy of living and developing in existing society according to the

communication required by the existing community in accordance with the existing society according to existing conditions. Once existing in accordance with the existing aspects of society in accordance with the existing aspects. In accordance with the wishes made by using an important part in the community.

## 2 METHOD

The method used is with qualitative research that became the main part in searching existing data. Efforts are made in accordance with aspects that are done with the inside of existing communities. Experience and observation became a key element in this research and became a major part of the community.

## 3 LITERATURE REVIEW

Pervez (1990: 260), an approach that is used as part of a society that makes the religious part a major part of Islamic society that can bring influence to the

culture of Islamic culture. Mushtaq & Siddiqui (2017: 2) deals with sharia banks of concern and interest in a society that leads to societies that exist in a better society in accordance with Islamic principles. Bougatef (2015: 283), an approach used that derives from the rules and teachings of Islam that lead to civilized society in accordance with the norms of religion underlying it. Zuhroh, Ismail & Maskie (2015: 1130) brought the bank industry into an industry in Islamic banking that brought the Islamic bank into a calculated bank in society.

#### 4 RESULTS AND DISCUSSION

Conventional banks are a part of society that leads to change from society and has become a culture since the first to get existing society in accordance with existing culture in society as it exists. How to make people who have various aspects that exist according to bring life. In accordance with the existing rules then the existing processes in the community in accordance with existing conditions in existing communities. Muslim society has a good perception also with the existing rules in society that exist in accordance with the rules of society that bring conditions that exist in accordance with existing rules in existing society. Of course, also the belief that is expected in accordance with aspects in accordance with existing aspects in accordance with the desired aspect of existing society. Once things are done with the various lives that become objects in research that exist in society that bring the community that becomes the reference in society that bring changes to the existing society. Other conditions of society also provide input in understanding the various conditions that exist in society that exist in society.

To be able to bring to the people that exist in the change of society that underlies the life of the existing community. In accordance with existing conditions in existing society must pay attention to all aspects that are done well and in accordance with existing rules. For Sharia banks is an obligation that must be run by the Islamic community as a guide in their lives and daily obligations that would bring the community into a cultured society and in accordance with the rules of Islamic society that will certainly bring changes to the community of a better nation to a society that exist in existing society. So that economy and communication in sharia banks need to be developed into a civilized society in the realm of Islamic life that exists.

Sharia Bank is actually a sustainable concept based on religion as its underlying foundation. This is an essential foundation in the community using sharia

banks to be a benchmark in it. Of course this brings the development of sharia banks so tight in good development although there are things that need to be communicated well. Conventional banks are becoming a global phenomenon that exists within society and already have a clear market share. So that conventional banks become banks that have their own market share. Islamic banks have very good conditions and very significant in its development. But the problem is a poor understanding of the eye that says that interest and profit sharing are the same. This is the problem that needs to be solved for the solution of this communication problem well.

Conditions that need to be done is as delivered by the community by making good communication in the community about the differences that exist between conventional banks with sharia banks which of course this has become a condition that understands the things that are delivered about the difference between Islamic banks and conventional banks. Conventional banks in the language used have a foundation that in the perspective of Islamic banks is not allowed therefore the public must know for sure use and realize the significant difference from the problem.

So that brings to the communication that must be good in understanding the banking within the existing culture that is in accordance with the culture in existing communications in the existing community. The existing culture of communication brings society into a society that must restrain the meaning of society's perspective on Islamic banking that is free from issues that are not in accordance with Islam meaning that in Islamic banking in accordance with sharia is different from conventional banking. Sharia banks are different from conventional banks this needs to be understood by the community and should be done by providing a correct understanding of this. The fundamental difference that must be understood is an integral part. Sharia banks have their own views that must be understood by the society of the differences that exist in accordance with the conditions of existing society.

The people in the sharia-based approach make their society civilized by the religious philosophy that surrounds them rather than the religions that become the reference in the various life that surrounds them than the society so as to give peace to those who carry out the practice based on that religion. This is noteworthy to the civilized and orderly society based on the existing religious philosophy. Which brings to the correct understanding of the existing sharia bank.

Society sometimes understands the bank in accordance with the perspective it has on the thing to

be understood that Islamic banks have the rules in accordance with the direction and clear references in the rules that are not just any. And can not be understood to be understood with a view that corresponds to a view that brings different views. This view must be decided with clear arguments in accordance with the correct view and can not be arbitrary in understanding this so that it needs a clear communication and in accordance with the existing developments in the existing society. So it brings to good impact in understanding the community about sharia banking. In accordance with the rules and results that bring a true understanding of Islamic banking in accordance with the expected by the community and also the understanding that brought change that brings good conditions in accordance with the existing arguments in accordance with clear direction.

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## 5 CONCLUSION

The conclusion that can be shown in this paper is a good communication that must be considered in the existing community. And in accordance with the existing aspects that Islamic banks should be made by developing culture and Sharia in the context of existing culture. In accordance with the aspect desired by the existing community. Islamic society must make culture an integral part of existing Islamic society in accordance with existing society. Conclusions that can be used as a benchmark in existing society. In accordance with the existing community in accordance with existing conditions in accordance with existing existing by the existing community. Communication is needed in existing societies in accordance with existing societies bringing to the culture of society.

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