RESEARCH ARTICLE

ANALYSIS OF PUBLIC PERCEPTIONS ON THE DEVIATION OF SHARIA BANKING PRACTICES IN MAKASSAR

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Abstract : The post-monetary crisis in 1998 was the most decisive moment for the rise of Sharia banks in Indonesia. Ironically, even though the Indonesian people are the majority of Muslim communities with a population of 85% but this is the main supporting factor to the rise of Sharia banks. This study aims to examine the perception of Sharia banking deviation in Makassar. This study focuses on Sharia banking products such as murabahah, musyarakah, and mudharabah. The sampling techniques used purposive sampling by making Sharia bank customers as samples and measuring samples measured by dummy. The testing method was conducted using logistic regression through several testing stages. The test results showed that public perception of Sharia banking deviation on musyarakah product was in accordance with the test results. While different results are shown in Sharia banking products, namely murabahah and mudharabah.

Keywords: Shariah, Murabahah, Musyarakah, Mudharabah

JEL Classifications: M1, E0,

I. INTRODUCTION

Umar Vadillo (1991) pointedly said that Sharia banks are troya horses that infiltrated into *Dar al-Islam*, even further Vadillo does not only said that Shariah banks cannot be used as a solution to the management of financial resources in accordance with shariah, but one of desecration forms to the religion and a snake in the grass. According to Vadillo, Sharia banking is no more than a motivation to maintain a position so that Islam in the world is not detached from the global financial system (capitalistic), because unknowingly Muslims through Sharia banking products have actually been Islamized capitalism, rather than creating alternative solutions to it.

The same thing is also expressed by some Muslim scientists who argue that Sharia banks in conducting transactions are contrary to the Shariah principle that becomes its main mission. Remy et.al (1999:117) stated based on the result of study,

Sharia banks in organizing its business activities, prove not to negate interest and divide the risks, but to maintain the practice of charging interest. In other words, avoid risk in a sneaky way.

In fact, the most fundamental difference between sharia and conventional banking financial system is the management of financial banking by eliminating interest. However, it has become a debate because of the differences in the related view of *halal* and *haram* about *riba*. This debate has been going on for a long time because each party, either who says haram or not, they have a valid argument. This study will not enter into the realm of fiqh disclosure to the debate, but it will more specifically leads to Sharia banking practices (*murabahah, musyarakah,* dan *mudharabah*).

The question is, if Sharia banking is the most appropriate solution, can Sharia banking in its practice to maintain the values in accordance with the Sharia principles. In practice, the community is also given understanding and literacy related to Sharia banking practices so that the correct understanding is formed. This is something interesting to be studied because most people still have the perception that Sharia banks are not purely shariah but rather other forms of conventional banks that are labeled Sharia.

The discourse above, according to researchers is quite the main reason for conducting this research. This study will not enter into the realm of fiqh disclosure in revealing the debate of *halal* and *haram* about *riba*, but it will more specifically leads to Sharia banking practices (*murabahah, musyarakah,* dan *mudharabah*). This study focuses on aspects to assess the correctness of public perception related to the deviation of Sharia banking practices.

Sharia Enterprise Theory

The most important axiom in sharia enterprise theory that must be underlying in every setting of the concept is Allah 'Azza wa Jalla as the Creator and the Sole Proprietor of all the resources on this earth. Thus, what applies in shariah enterprise theory is Allah 'Azza wa Jalla as the main source of giving trust, because He is the Sole Proprietor and absolute. Thus, the view of shariah enterprise theory, the distribution of wealth (welth), or the added value not only applies to participants who are directly related or who contribute to the operation of the company, but others who do not directly related to business that the company or parties do not make financial contributions and skills (Triyuwono, 2015).

Stewardship Theory

Stewardship theory is a theory that describes the condition that managers are not motivated by individual goals but rather are aimed at their primary outcome goals for the organization benefits.

Stewardship theory has a basis for psychology and sociology that has been designed where executives as steward are motivated to act according to the principal's wishes, besides that the behavior of steward will not leave the organization because the steward tries to achieve the organization's goals.

The implication of the stewardship theory in this study is the trust relationship between the fund owner (Shahibul Maal) and the fund manager (mudharib). The Fund owner gives trust to the fund manager to manage funds into a productive business in order to achieve the same goal, namely welfare. The fund manager must be trustworthy and have high responsibility in managing the business.

Sharia Principles

***Murabahah* Principle**

By definition *Murabahah* is a sale and purchase contract between the seller and the buyer where the seller tells clearly to the buyer how much the selling price is and what the buying and selling object margins are so that if there is mutual agreement (*antaradin*) then with requirements and pillars that has been filled then can happen a sale and purchase.

***Musyarakah* Principle**

Latifa M. Algoud and Mervyn K. Lewis (2005: 69), explain that *musyarakah* is a partnership in a business, where two people or more combine their capital or work, to share profits, enjoy the same rights and responsibilities. Whereas according to Ghufron *et al.* (2005: 43), *al-musyarakah* or *syirkah* is a joint venture agreement between two parties or more fund owners to finance a business that is halal and productive, where benefits and risks will be borne together in accordance with the agreement.

***Mudharabah* Principle**

Mudharabah comes from the word *dharb*, which means hitting or wandering / traveling to trade or rather is the process of someone banging his foot on a business trip. *Mudharabah* is also called *qiradh*, which is taken from the word *al-qardh* which means cutting or dividing, because the owner of the capital cuts / gives some of his property to be traded and gets a share of his profits (Arifin, 2002). So if there is a loss, then the provisions are based on *syara*' that losses in *mudharabah* are charged to assets, not to the slightest charge to the manager who works.

Theoretical Conception Regarding Perception

Kothler (2003), defines views as "is the process of individuals selected, organized and interprets information inputs to create a meaningful picture of the world." While Wells and Prenskey

(2000) define perception as a perception of the process consumer's use to select stimuli or objects in their environment, gather information about them and interpret the meaning of the information.

As a conclusion of two related statements Perception that are the cognitive processes experienced by each person in understanding every information about the environment, whether with vision, hearing, appreciation, feeling, and smell or in other words, perception can be formulated as a complex process and produce a picture about reality that is very different from the previous reality.

Previous Study

Adiwarman A. Karim (2000) conducted the study about the implement suitability of *mudharabah* and *musyarakah* financing for small businesses. The research method was Experiment (Pilot Project) with percentage description analysis. The results of the study concluded that *mudharabah* and *musyarakah* financing is suitable for financing small businesses if accompanied by implementing incentive compatible constraints. There are four mechanisms of incentive compatible constraints, namely: (1) determinating the portion of *mudharib* fund or guarantees which given by *mudharib*; (2) minimal business operation risk; (3) financed businesses must have financial statements; and (4) businesses have low uncontrolled costs.

The second previous study, Muhibbudin (2002), untitled Public Responses to Sharia Banks (study on BMI of Makassar Branch), which explained that the characteristic of Sharia bank is using an approach that prioritizes the principle of justice, and it does not impose an interest system. Sharia economists agree that the reorganization of Shariah banking must be based on *syirkah* (business partnership) and *mudharabah* (profit sharing). In another review, the characteristics of the socio-cultural and religious conditions in the Makassar community in their daily lives are thought to have an influence on public perceptions and their views on the existence of Sharia banks.

Hypothesis

The hypothesis that will be submitted in this study as follows:

1. The more obedient the implementation of *murabahah* principle in Sharia banking practices, the better the public perception of Sharia banking in Makassar.
2. The more obedient the implementation of *musyarakah* principle in Sharia banking practices, the better the public perception of Sharia banking in Makassar.
3. The more obedient the implementation of *mudharabah* principle in Sharia banking practices, the better the public perception of Sharia banking in Makassar.

Technique of Data Analysis

Data analysis in this study was carried out using logistic regression. Logistic regression is an approach to making predictive models such as linear regression or commonly referred to as *Ordinary Least Squares (OLS) regression*. Logistic regression analysis techniques do not require the assumption of normality of data on the independent variables (Ghozali, 2001: 225), and ignore heteroscedasticity (Gujarati, 2003: 597).

Test Instrument

Model / Sample Feasibility Test

The feasibility of the regression model is assessed *using Hosmer and Lemeshow's Goodness of Fit Test*. This test is intended to select each appropriate independent variable to be included in the multivariate test model with a significance level (*sig*.) = 0.05 or *p value* <0.05.

Calculation of the Correlation Coefficient and Determination Coefficient Value

Correlation coefficient states the strong relationship or not between the independent variables namely the *Murabahah* principle, *Musyarakah* principle, and *Mudharabah* principle, with the dependent variable that is the practice of Sharia banks. The magnitude of the coefficient of determination in the logistic regression model is indicated by the value of Nagelkerke R square.

Hypothesis testing

The final stage after the regression coefficient test is to test the hypothesis through a partial test conducted by looking at the Wald value in the Variables in The Equation table. The partial test basically shows how far the influence of one independent variable individually in explaining the variation of independent variables (Sugiyono, 2012).

The testing procedure uses a significance level of 0.05 or 5% which means that the independent variables have a significant effect partially on the dependent variable if the value <0.05.

Regression Analysis

This analysis looks for multiple regression equations which in their calculations use data processing analysis techniques with the *Statistical Program for Social Science (SPSS) program.* The regression model in question is as follows:

$$\text{In} \begin{bmatrix} p \\ 1-p \end{bmatrix} = \beta_0 + \beta_1 X \ldots\ldots\ldots\ldots\ldots (1)$$

p Accent is the logistical probability obtained by the following formula:

$$\hat{p} = \frac{\exp(B_0 + B_1 X)}{1 + \exp(B_0 + B_1 x)} = \frac{e^{B_0 + B_1 x}}{1 + e^{B_0 + B_1 x}}$$

From this function, it is specified form of an econometric model as follows:

$$Ln\left[\frac{PBS}{1-PBS}\right] = \beta_0+\beta_1 MB+\beta_2 MY+\beta_3 MD \ldots\ldots\ldots\ldots (2)$$

Where:

PBS = Sharia Bank Practice
MB = *Murabahah* Principle
MY = *Musyarakah* principle
MD = *Mudharabah* Principle
β1, β2, β3 = Regression coefficient

Results

FeasibilityTest of Samples (Test Overall)

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	211.642	3	.000
	Block	211.642	3	.000
	Model	211.642	3	.000

Source: Data processed, (2018)

Hypothesis:

H0*: β0 = β1 = β2 = β3 = 0*

H_1*: there is one β0, β1, β2, β3 ≠ 0*

The results above indicate that the level of significance (sig.) α = 0,000 is .000 <0.05. The Chi-Square model was 211,642, explaining the ability of the regression model to predict the dependent variable of Shariah Banking Practices. With a significance value of *0,000 <0,05*, this means that there is an increase in the significance variable with the addition of *Murabahah*, *Musyarakah*, *Mudharabah* variables into the model. This result can also be concluded that there is one parameter *β0, β1, β2, β3* which is not the same as the value of 0 and shows that the model obtained is significant. The results of the above test can be concluded that the independent variables can give a real influence on the model or in other words the model is declared fit and the existing data does not support H_0 so that **H_0 is rejected.**

Partial Test

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I.for EXP(B) Lower	Upper
Step 1[a]	Murabahah	-3.325	.763	18.974	1	.000	.036	.008	.161
	Musyarakah	3.446	1.273	7.328	1	.007	31.374	2.588	380.295
	Mudharabah	-.685	1.155	.352	1	.553	.504	.052	4.850
	Constant	1.641	3.508	.219	1	.640	5.160		

a. Variable(s) entered on step 1: Murabahah, Musyarakah, Mudharabah.

Source: Data processed, (2018)

Based on the results, it can be seen the calculation result of the equation variables produced with the *p-value <0.05* found in *Murabahah* variable and *Musyarakah* variable. While *Mudharabah* variable *p-value> 0.05.*

Based on these results, the hypothesis for all these variables is:

a. *H0: β1* = 0 (*Murabahah* variable does not significantly affect the Y variable)
H0: β1 ≠ 0 (*Murabahah* variable significantly affects variable Y)
Decision: **Reject H0** because the results show that the *sig* variable. *<0.05 or sig. = 0,000.*
Based on these results, it can be concluded that with a 95% confidence level, the *Murabahah* variable significantly affects the Y variable

b. *H0: β1* = 0 (*Musyarakah* variables do not significantly affect the Y variable)
H0: β1 ≠ 0 (Variable *Musyarakah* significantly affects variable Y)
Decision: **Reject H0** because the results show that the **sig** variable. *<0.05 or sig. = 0.007.*
Based on these results, it can be concluded that with a 95% confidence level, the *Musyarakah* variable significantly influences the Y variable

c. *H0: β1* = 0 (*Mudharabah* variable does not significantly affect the Y variable)
H0: β1 ≠ 0 (*Mudharabah* variable significantly affects variable Y)
Decision: **Accept H0** because the results show that the *sig* variable. *> 0.05 or sig. = 0.553.* Based on these results, it can be concluded that with a 95% confidence level, *Mudharabah* variables do not significantly affect the Y variable

Thus, the feasible variables are those that have a significance level (*sig.*) 0.05 or *p-value <0.05* is *Murabahah* variable and *Musyarakah* variable while *Mudharabah* variable is not feasible to enter into the model for regression. But this value can still be "*absurd*" or biased so that it requires testing again by testing one by one or each independent variable on the dependent variable.

Murabahah Variable Testing

Variables in the Equation

	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I.for EXP(B) Lower	Upper

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I.for EXP(B) Lower	Upper
Step 1[a]	Murabahah	-3.401	.752	20.434	1	.000	.033	.008	.146
	Musyarakah	4.000	.879	20.719	1	.000	54.592	9.753	305.582
	Constant	-.081	1.860	.002	1	.965	.922		

a. Variable(s) entered on step 1: Murabahah, Musyarakah.

Step 1[a]	Murabahah	-5.619	.630	79.668	1	.000	.004	.001	.012
	Constant	8.818	1.085	66.064	1	.000	6752.812		

a. Variable(s) entered on step 1: Murabahah.

Pengujian Variabel Musyarakah

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I.for EXP(B) Lower	Upper
Step 1[a]	Musyarakah	6.090	.788	59.704	1	.000	441.600	94.210	2069.954
	Constant	-8.310	.977	72.387	1	.000	.000		

a. Variable(s) entered on step 1: Musyarakah.

Mudharabah Variable Testing
Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(
Step 1[a]	Mudharabah	-4.568	.510	80.166	1	.000	.010
	Constant	7.298	.890	67.175	1	.000	1477

a. Variable(s) entered on step 1: Mudharabah.

Based on the results of the above test, the results obtained for each independent variable after the data entered are significant or *p-value <0.05*, which in detail can be explained that for the *Murabahah* variable the value is significant or *p-value <0.05*. *Musyarakah* variable significant value or *p-value <0.05*. *Mudharabah* variable is a significant value or *p-value <0.05*. Thus, it can be concluded that the entire feasible variable is included in the multivariate model and is feasible for regression.

Test Variables by entering *Murabahah* and *Musyarakah* Variables

Variable Test by Entering the Variable of Murabahah and Mudharabah

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I.for EXP(B) Lower	Upper
Step 1[a]	Murabahah	-4.299	.675	40.565	1	.000	.014	.004	.051
	Mudharabah	-2.712	.675	16.165	1	.000	.066	.018	.249
	Constant	11.071	1.508	53.916	1	.000	64277.768		

a. Variable(s) entered on step 1: Murabahah, Mudharabah.

Variable Test by Entering the Variable of Musyarakah and Mudharabah

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I.for EXP(B) Lower	Upper
Step 1[a]	Musyarakah	5.025	.990	25.782	1	.000	152.104	21.869	1057.919
	Mudharabah	-1.347	.872	2.388	1	.122	.260	.047	1.435
	Constant	-4.677	2.428	3.710	1	.054	.009		

a. Variable(s) entered on step 1: Musyarakah, Mudharabah.

Based on the results of the test above, it can be seen that there are inconsistent results on the variables. The result shows that *Murabahah* and *Musyarakah* variables are consistent with the results, namely *sig. <0.05* while *Mudharabah* variable is not consistent with previous tests that have been done.

After several stages of testing, the researcher decides to include all the variables into the model to be regressed. This is consistent with the opinion of Hosmer and Lemeshow in Benny Kristiyan (2005) that if one independent variable category is included in the model, then all the dummy variables are included in the model.

The same results are also shown through the feasibility of the regression model using Hosmer and Lemeshow's Goodness of Fit Test as shown in the following table below:

Hosmer and Lemeshow Test

Step	Chi-square	df	Sig.
1	1.773	1	.183

Source: Data processed, (2018)

The value shown through *Hosmer* and *Lemeshow's Goodness of Test Fit* is 1.773 with a probability of significance whose value is above 0.05. The *Chi Square* value of the table for df 1 of the 0.05 significance level is 3.841. The value of *Chi Square Hosmer and Lemeshow* count 1.773 <*Chi Square* table 3.841 or significance value of 0.183 (> 0.05). Thus it can be concluded that the model is able to predict the value of its observations or it can be said that the model is acceptable because it matches the observational data.

Assessment of the overall model can also be done by comparing the value between -*2* Log Likelihood (-2LL) at the beginning **(Block Number = 0),** that is the model only includes a constant with a value of -2 Log Likelihood with a value of -2 Log Likelihood (-2LL) at end (Block Number = 1), that is, the model includes constants and independent variables. The results of the assessment are shown in the following table:

Block 0: Beginning Block

Iteration History[a,b,c]			
Iteration		-2 Log likelihood	Coefficients Constant
Step 0	1	242.737	.820
	2	242.627	.871
	3	242.627	.871
a. Constant is included in the model.			
b. Initial -2 Log Likelihood: 242.627			
c. Estimation terminated at iteration number 3 because parameter estimates changed by less than .001.			

Source: Data processed, (2018)

Table of Iteration History

Iteration History[a,b,c,d]						
Iteration		-2 Log likelihood	Constant	Murabahah	Musyarakah	Mudharabah
Step 1	1	91.545	.630	-1.803	1.716	-.252
	2	69.858	1.268	-2.611	2.482	-.507
	3	65.457	1.663	-3.091	3.031	-.668
	4	64.914	1.684	-3.290	3.358	-.692
	5	64.897	1.644	-3.324	3.442	-.685
	6	64.897	1.641	-3.325	3.446	-.685
	7	64.897	1.641	-3.325	3.446	-.685
a. Method: Enter						
b. Constant is included in the model.						
c. Initial -2 Log Likelihood: 276.538						
d. Estimation terminated at iteration number 7 because parameter estimates changed by less than .001.						

Source: Data processed, (2018)

Table of Iteration History above in block 0 or when the variable not included in the model N = 200 gets the Likelihood Log value -2: 242,627. Degree of Freedom (df) = N - 1 = 199. Chi Square (X^2) table df 199 and probability 0.05 = 232,912. The value of -2 Log Likelihood (242,627)> X2 table (232,912) indicates that the model before entering the independent variable is not fit. After entering three variables, then the final value of -2 Likelihood Log in table 5.5 which is produced shows a decrease of 64,897. Degree of Freedom (df) = N - 3 - 1 = 196. Chi Square (X2) table df 196 and probability 0.05 = 229,662. Value of -2 Log Likelihood (229,662) <X2 table (232,912). This decrease in the value of -2LL shows a good regression or in other words that the model is hypothesized to fit with the data.

Correlation Coefficient and Determination Coefficient (*Nagelkerke R Square*)

The magnitude of the determination coefficient in the regression model is indicated by the value of *Nagelkerke R Square*. These results can be seen below:

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	64.897[a]	.653	.872
a. Estimation terminated at iteration number 7 because parameter estimates changed by less than .001.			

Source: Data processed, (2018)

Based on the test results, it can be seen that *Nagelkerke R Square* value is 0.872 which means that the variability of the dependent variable which can be explained by the independent variable is 87.2 percent, while the remaining 12.8 percent is explained by other variables outside the research model.

Hypothesis testing

The final stage after the regression coefficient test is to test the hypothesis through a

partial test conducted by looking at the Wald value in the Variables in The Equation table.

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp (B)	95% C.I.for EXP (B)	
								Lower	Upper
Step 1[a]	Murabahah	-3.325	.763	18.974	1	.000	.036	.008	.161
	Musyarakah	3.446	1.273	7.328	1	.007	31.374	2.588	380.295
	Mudharabah	-.685	1.155	.352	1	.553	.504	.052	4.850
	Constant	1.641	3.508	.219	1	.640	5.160		

a. Variable(s) entered on step 1: Murabahah, Musyarakah, Mudharabah.

Source: Data processed, (2018)

The result shows that not all *Wald value P value variables* (sig.) <0.05. This means that only the *Mudharabah* variable (X3) though has a partial effect but is not significant for Y in the model because of its value (sig. *Wald*)> 0.05, which is 0.553. Whereas the *Murabahah* variable (X1) has a partial and significant influence on Y in the model because the *Wald value of P Value* (sig.) <0.05 is 0,000. The *Musyarakah* variable (X2) results show that it has a partial and significant influence on Y in the model because *the Wald value of P Value (sig.) <0.05 is* 0.007.

The magnitude of the effect is shown by looking at the value of EXP (B) or also called ODDS Rattio (OR). *Murabahah* variable (X1) with OR 0.036 so that in *Murabahah* banking products there is a risk of shariah banking practice deviation as much as 0.036 times and this is evidenced by the value of B (*Natural Log*) of 0.036 = -3.325.

Musyarakah Variable value (X2) with OR 31,374 then in *Musharakah* banking products there is a conventional nuance of Shariah banking practices as much as 31,374 times with the value of B (*Natural Log*) of 31,374 = 3,446. While the *Mudharabah* variable (X3) with OR 0.504, the *Murabahah* banking product has a conventional nuance of Shariah banking practices as much as 0.54 times and this is evident in the value of B (*Natural Log*) of 0.504 = -0.6685

Regression Equation

Based on the results of the values in the calculation above, the model of the equation formed is as follows:

Ln (PBS) = 1,641 - 3,325 Murabahah + 3,446 Musyarakah - 0,685 Mudharabah

The derivative results from the above equation can be seen as follows:

Predicted = (*exp* (1,641 + (-3,325 x 1) + (3,446 x 1) + (-0,685 x 1)) / (1 + *exp* (1,641 + (-3,325 x 1) + (3,446 x 1) + (-0,685 x 1))

.....(1)

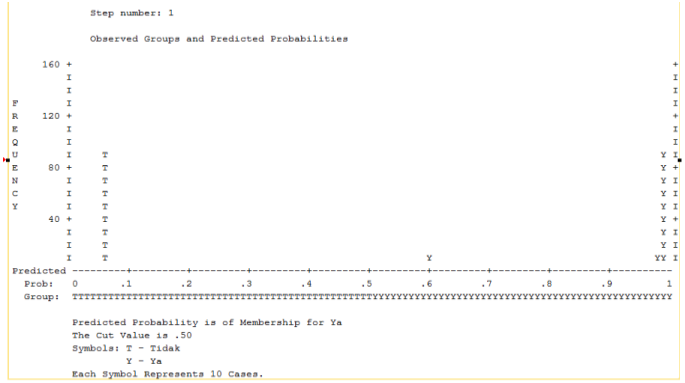
Predicted = (*exp* (1,641 + (-3,325) + (3,446) + (-0,685)) / (1 + *exp* (1,641 + (-3,325) + (3,446) + (-0,685))

.....(2)

Predicted = 0,5205

.....(3)

The calculation results obtained in the Predicted Regression Logistic value are 0.5205> 0.05, the Predicted Group Membership from the sample above is 1 which means that there is a conventional nuance in the practice of Sharia banking. To be clearer, you can see the observed group and predicted graphic images through the Classification Plot Regression Logistic below:



Conclusion

Based on the results of the regression model that was formed and saw the results of the *predicted logistic regression*, the following conclusions can be drawn:

1. The test result shows that *Murabahah* (X1) and *Mudharabah* variables have negative coefficients with the level of *sig. p-value* <0.05 (*Murabahah*) and *p-value> 0.553* (*Mudharabah*). This indicates that the implementation of *murabahah* principle in Sharia banking practices has no deviation and is significant which means that Sharia bank is able to maintain *murabahah* principle in practice. Whereas in the implementation of *mudharabah* principle, there are no deviations even though the results are not significant which means that some of samples still consider the existence of deviation in Sharia banking practices based on their experience.

2. The test results show the *Musyarakah* variable (X2) has a positive coefficient with the level of sig. 0.007. This indicates that there are deviation in Sharia banking practices whose implementation is far from *musyarakah* principle so that public perceptions of Sharia banking in Makassar are worse (skeptic).
3. Based on the result of calculations obtained in the *Predicted Regression Logistic* value, it produces a value of 0.5205 or> 0.05 so that the ***Predicted Group Membership*** from the tested sample shows a deviation in the practice of Sharia banking in general.

Suggestions

The limitations of this study were only on Sharia banking customers in Makassar so that the writer suggested adding additional variables and criteria to the samples other than those in this study. Research on Sharia banking was very much related to the issue of jurisprudence rules (Fiqh rules) and it contained contemporary issues so that the writer suggested that in the next study to study it through a qualitative research approach by comparing the opinions of the priests of the school with the practices that have been done today.

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