



The Uses of Arabic Jargons and Its Effects for Practices of Islamic Financial Institutions in Indonesia

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Abstract: This study aims to analyze the social effects of using Arabic terms on the practices of Islamic financial institutions in Indonesia. By using a socio-linguistic approach, the study finds that the uses of Arabic words have no social effect on the customers' selection of products and services offered by Islamic financial institutions. Customers transact with Islamic financial institutions are due mainly to the nature of their products and services, which are in harmony with Islamic tenets. The use or non-use of Arabic labeled in products and services of the Islamic financial institutions do not affect customers' decision to transact with Islamic financial institutions. These findings suggest that to attract more customers, the Islamic financial institutions should ensure the shari'ah compliance of their operation rather than labeling their products and services with Arabic terms and jargons.

Keywords: Arabic term, Socio-linguistics, Islamic financial institution.

INTRODUCTION

In the last few decades, the development of Islamic financial institutions has been proliferating, including in Indonesia. Islamic financial institutions have the potential to develop more rapidly in Indonesia in the coming years because the majority of the population in the country is Muslim. The Islamic financial system is believed to be able to boost Indonesia's economy and be able to improve the image of an economic system that is free from the practices of the economic system of capitalism. In its practices, Islamic financial institutions adhere to *shari'ah* principles that are free from the elements of exploitation, gambling (*maisir*), uncertainties (*gharar*), and usury (*riba*) (Sabrina and Majid, 2020; Maulidar and Majid, 2020). Islamic financial institutions appear to restore Islamic teachings in the real economic aspect so that they can replace the capitalist system that is commonly practiced today in the Indonesian economy.

All Islamic financial institutions, either banking or non-banking, in carrying out their operational activities, they are in line with *shari'ah* principles. The Law No. 21 of 2008 of the Republic of Indonesia, concerning Islamic Banking, states that *shari'ah* principles are principles of Islamic law in banking activities based on a *fatwa* (a ruling on the point of Islamic law) issued by institutions that have the authority to determine *fatwa* in the field of *shari'ah*, namely the Indonesian Ulama Council. The application of *shari'ah* principles must also refer to Islamic business ethics, which is based on the Holy Qur'an and Hadith. Besides, business ethics in Islam also refers to monotheism, balance, free will, accountability, and benevolent (Faliza *et al.*, 2019). The birth of Islamic financial institutions is a form of siding with the aspirations of the Indonesian people who want the presence of Islamic-based financial institutions.

To support the development of Islamic financial institutions in Indonesia, legal instruments are needed, namely laws and regulations relating to Islamic financial institutions. This is necessary to anticipate disputes in Islamic economic issues that will occur in the future. However, in its activities, Islamic financial institutions are not only regulated by legislation but also the Indonesian Ulama Council that has authority in the religious matters as part of the legal instruments of Islamic financial institutions, so that the operational activities of Islamic financial institutions are following Islamic principles.

On this basis, the Indonesian Ulama Council has formed a special division in dealing with issues related to the activities of Islamic financial institutions and business, namely the National *Shari'ah* Council, as regulated by the Indonesian Ulama Council Leadership Council Decree No. Kep-754/MUI/II/1999. The primary function of the National *Shari'ah* Council is to supervise the products of Islamic financial institutions to comply with Islamic law. They supervise either Islamic banks or other Islamic financial institutions, such as insurance, mutual funds, venture capital, the integrated independent business center of *Baitul Maal wat Tamwil*, and so on (Antonio, 2013). The National *Shari'ah* Council can give a warning to Islamic financial institutions if they deviate from the established guidelines. If the financial institution does not heed the warning, then the National *Shari'ah* Council can propose to the competent authority (Antonio, 2013). Thus, the development of Islamic financial institutions is basically inseparable from the influence of social, economic, and psychological aspects as well as the culture of the people who are already accustomed to the conventional financial system, which is known for its interest. Table 1 illustrates the rapid development of Islamic financial institutions, given their total assets.

Table 1. Total assets of Islamic Financial Institutions in Indonesia, 2019.

Islamic Financial Institution	Total Asset (IDR Billion)
Islamic banks, Islamic business units, and Islamic rural banks	423.944
Islamic financing institutions	30.856
Pension funds	1.344
Islamic insurance	42.067
Special Islamic financial services	23.804
Islamic micro-financing institutions	116.000
Total Asset	688,015

Source: Financial Services Authority, Indonesia (2020).

According to the *Shari'ah* Banking Statistical data released by the Financial Services Authority, there were 13 Islamic Commercial Banks, 21 *Shari'ah* Business Units, and 168 *Shari'ah* Rural Banks with total assets of IDR423.944 billion. Meanwhile, the other Islamic financial institutions, as reported in Table 1, only recorded total assets of IDR116.000 billion (Islamic micro-financing institutions), IDR42.067 billion (Islamic insurance companies), IDR30.856 billion (Islamic financing institutions), IDR23.804 billion (Special Islamic financial services), and IDR1.344 billion (Pension funds), respectively.

Historically, the first Islamic financial institution in the world was initiated by the Islamic world forum, namely the Organization of Islamic Countries (OIC) in Benghazi, Libya in March 1773. The institution first established Islamic financial institution is called the Islamic or Islamic Development Bank (IDB) with reasonably limited capital of around Islamic Dinar 2 billion (Antonio, 2003). However, with the spirit of solidarity of the Islamic community around the globe, Islamic financial institutions have now shown very rapid progress and are known throughout the world and have a positive impact on the global economy.

The economic crisis that hit Indonesia in 1997 is evidence of how the existence of Islamic financial institutions can withstand the shocks of the world

economic crisis (Ulina and Majid, 2020; Majid and Ulina, 2020). This has had a positive impact on the development of Arabic vocabulary related to Islamic economies around the world (Majid, 2015; Hamid *et al.*, 2017). This means those Arabic terms can be better known and has a massive effect on the global economic system. In Indonesia, the first Islamic financial institution was established in 1992, was known as Bank Muamalat Indonesia (BMI). BMI was the forerunner to the development of Islamic financial institutions in Indonesia that adopted pure Islamic principles in its operation.

Nowadays, the trend of using Islamic attributes (Arabic terms) in the Islamic financial institutions has inspired many businesses to embed their business labels with the Islamic (Arabic) label or jargon. Examples of the companies that label their businesses with Islamic label are Islamic banking, Islamic insurance, Islamic pawnshops, and so on. The Islamic label has penetrated the academic world, which has begun to offer Islamic economics majors to meet the high demand for Islamic economic-based human resources. This reflects that the Islamic financial institution label has started to be favored and supported by all levels of the Muslim community in Indonesia. Table 2 shows the selected Islamic label or Arabic terms used to name the products and services offered by Islamic financial institutions.

Table 2. Selected Arabic Terms Used in Islamic Financial Institutions

Arabic Term	Meaning
<i>Qardh</i>	Financing system
<i>Al-mudharabah</i>	Profit-loss sharing system
<i>Al-musharakah</i>	Profit-loss sharing system
<i>Al-murabahah</i>	Trading system
<i>Wadiah</i>	Deposit system
<i>Al-ijarah wal iqtina</i>	Renting system
<i>Ar-rahn</i>	Pawning system

Table 2 presents a few examples of the use of Arabic in Islamic financial institutions. Some customers have difficulty understanding the products and services offered by Islamic financial institutions, labeled by Arabic terms. As a result, some customers assume that the products and services provided by Islamic and conventional financial institutions are similar. The use of Arabic name only distinguishes Islamic financial

products and services than their traditional counterparts. Meanwhile, in principle, Islamic and conventional financial institutions are totally different (Maisur *et al.*, 2015; Basri *et al.*, 2016).

From the perspective of the linguistic and non-linguistic side, basically, the existence of Arabic terms in the world of Islamic financial institutions is very

unique to be studied further. In the era of globalization, which is dominated by the use of English terminology, Islamic financial institutions with terms of their products and services in Arabic have been increasingly well-known. Currently, Arabic is also an international language (Mustafa and Muhsin, 2020). According to the education and training agency of the Ministry of Defense of the Republic of Indonesia, the number of Arabic speakers to date has reached approximately 300 million people worldwide. Since 1973, Arabic has been officially recognized by the United Nations as the sixth language used in UN trials. The role of Arabic can functionally be used in various purposes, including in modern engineering and science, which will support global economic development (El-Khafai, 2005; Beeston, 2016).

According to Hamid and Nordin (2001), the use of Arabic has made customers who are accustomed to conventional financial institutions have difficulty with Arabic terms in Islamic financial institutions. This is evidenced in Hamid and Nordin's (2001) research that only 21.7 per cent of customers understand the meaning of usury (*riba*), and 31 per cent know the importance of *shari'ah*. Only 3 per cent of customers can explain the meaning of *ijarah*, *mudharabah*, and *musharakah*. Another unique thing is that no one can accurately describe the meaning of the Arabic term used in Islamic financial institutions (Cunningham and Gerrard, 1997; Harahap et al., 2019).

Based on the above background, this study aims to analyze the extent to which the use of Arabic terms in Islamic financial institutions influences customer behavior in choosing products and services offered by Islamic financial institutions in Indonesia using a socio-linguistic approach. The results of this study are expected to be an essential reference for Islamic financial institutions, financial service authorities, and customers of Islamic financial institutions in supporting the development of Islamic financial institutions to achieve economic justice, especially in Indonesia.

LITERATURE REVIEW

The current use of Arabic in Islamic financial institutions is one of the best ways to synergize with conventional banking which has been known for its English since the beginning. However, although the majority of Indonesian is Muslims, but their understanding of Arabic is limited. This causes a difficult for them to know better Islamic financial products and services which are named in Arabic. This is a challenge facing by Islamic financial institutions to continue to educate their customers. The phenomenon of the presence of the Arabic term has been a challenge for Islamic financial institutions to attract more customers.

Referring to these phenomena, the basic assumption of this study is that there are social effects for customers related to the use of Arabic terms in Islamic financial institution products and services. In this study, the theory of the jargon language variation is referred to find out the effect of the uses of Arabic terms in Islamic financial institutions on customer satisfaction (Wilsen, 2010).

The critical role of Arabic has been discussed in many previous studies. Arabic has played an essential role in Islamic civilization. Regardless of what knowledge was firstborn from the "womb of the Islamic world", in subsequent developments, at the time of Caliph Malik ibn Marwân, Arabic was positioned as the state language (*Dawlah Umayyah*), especially as the official and administrative languages. Although this Arabization was somewhat political in nature, because the Umayyad were classified as having "strong fanaticism" (*ta'ashshub qawiy*) towards ethnicity, the impact was quite extensive and significant. The influence of Persian, Qibtian, and Roman as administrative languages in the past, before the Umawiyah caliphate, was later replaced by Arabic (Qadir, 1988).

Arabs can be considered as the winners and not the losers. Therefore, when various terms in the administrative, economic, social and political fields were dominated, in particular, by Roman and Persian, the Caliph Abdul Malik bin Marwan found the right momentum to initiate the Arabization of the State (*ta'rib al-dawlah*), which in turn followed with the Arabization of government administration (*ta'rib al-dawâwin*), currency, and even cultural Arabization. From this Arabization movement, the forerunner of the theory and dynamism of the Arabic sciences was started (Mas'ud, 2001).

Historical and social intellectual facts explain that Arabic at the beginning of Islam to the peak of the advancement of Islamic science and civilization played at least five essential roles according to (Wahab 2014). First, Arabic acts as a language of integration. History shows that the majority of nations conquered by Islam did not initially speak Arabic. However, in the development of the newly liberated citizens of this Islamic ruler, Arabic was able to unite many ethnic groups and cultures. The role of this integration became increasingly stable and more vital, especially after the caliph Abdul Malik ibn Marwan carried out the Arabization movement and became Arabic as the language of the state and government administration. The integrative role of Arabic is supported by Islamic teachings that prioritize integration and unity of creed, unity of *ukhuwah* (brotherhood), morals, thought, law, and culture.

Second, Arabic acts as a language of conservation. When Islam developed outside the Arabian Peninsula, the need for Muslims to be able to access and understand the sources of Islamic teachings (al-Quran) was, of course increasingly urgent. At the same time, when some non-Arab Muslims made a lot of mistakes, the Arabic scholars felt the need to formulate the basic knowledge of Arabic (*nahwu and sharaf*). With the formulation of this science, Arabic does not only play a role in preserving (conservation) of the richness of Arabic language and culture itself from time to time, including the preservation of *turats* (Arab and Islamic intellectual heritage or treasures), but also preserving the authenticity of the Qur'an. Therefore, the formulation of this knowledge is also accompanied by the provision of punctuation marks (dots) and *harakat* (*fathah, dhammah, kasrah, and sukûn*) (Al-Afghani and al-Nahw, 1985). So, there is a symbiotic-mutualism relationship (*'alâqah mutabâdilah wa mutalâzimah*) between Islam and Arabic, between religion and language, or between doctrine and communication media so that the two develop mutually supportive.

Third, Arabic acts as the language of education and study. When Islam reached its advancement, Arabic then played a role as the language of instruction, learning and scientific research in almost all levels of Arab society so that Arabic became the language of science and technology. This was supported by the enormous political and financial policy contributions of the ruling elite, especially al-Makmun, to researchers and scientific developers.

Fourth, Arabic acts as a language of communication across ethnic groups and generations that accelerates the process of transmitting Islamic values and social and humanitarian values among the Arab community. As the character of the Arab nation in general, Arabic is an open language. As a receptive language, Arabic from the beginning has shown its ability to adapt and accept changes, including adopting foreign languages.

Fifth, Arabic acts as a standardized language in the fields of Islamic and other sciences. This is evidenced by the pioneering of writing an Arabic dictionary. According to historical records, *Mu'jam al-'Ain* by al-Khalil ibn Ahmad (100-170 AH) is the first dictionary in the Islamic world. This dictionary already has a reasonably reliable scientific system and method. From this dictionary, later inspired the birth of various dictionaries in Arabic, such as *Maqâyis al-Lughah* by Ibn Faris, *Lisan al-'Arab* by Ibn Manzhur, to various dictionaries of terms in various scientific fields which, in particular, were initiated and developed by Maktabah Lubnan in Beirut.

RESEARCH METHODS

This study is a qualitatively in nature. Qualitative research is a study aimed at describing and

analyzing phenomena, events, social activities, attitudes, beliefs, perceptions, and thoughts of individuals or groups (Sukmadinata, 2008). It requires critical analysis, objectivity, systematic, and systemic so that accuracy in interpretation is obtained because the essence of a phenomenon or symptom for adherents of qualitative research is totality or gestalt (Margono, 2010).

Specifically, the approach in this research is to use qualitative case study. It includes descriptive analysis research, focusing on a particular case to be carefully observed and analyzed to completion. The case in question can be singular or plural, for example, in the form of individuals or groups. In this study, it is necessary to do a critical analysis of the various possible factors related to the Arabic language used in the case of Islamic financial institutions so that that accurate conclusion could be made following the reality.

In this research, the information related to the use of Arabic terms in Islamic financial institutions is gathered from various sources, both secondary and primary data. Thus, the data collection technique comprises documentation related to the relationship the uses of Arabic and Islamic financial institutions. In this case, the study observes or searches directly for Arabic terms that exist in Islamic financial institutions, as well as its effects on customers at these institutions. The data is then analyzed and discussed in the next stage. In this study, the data analysis technique of distributional methods for direct elements is adopted. The distributional approach is a method of analysis in which the determining tools are in and are part of the language under study. Meanwhile, the technique for direct elements is a data analysis technique by dividing construction into several parts or components that directly formed the intended structure.

FINDINGS AND DISCUSSION

The social effect from the linguistic side is the central theme of this study which is based on facts in the field both from the primary informants, namely customers and supporting informants consisting of academics and practitioners of Islamic financial institutions. On average, they argue that there is no positive significance associated with it. Thus the community's decision, in this case, the customer, when choosing an Islamic financial institution, is not based on the existence of some Arabic terms. Of the informants, it turned out that only one supporting informant was found who stated that there was a significant relationship between the use of Arabic words in Islamic banking and the decisions of prospective customers in choosing Islamic financial institutions. Even then, personally, the informant did not want the possibility of replacing the Arabic term with another language other than Arabic.

Previously, it was mentioned that this research is socio-linguistic. Quoting Fishman's (1970 and 1972) opinion, socio-linguistics is a science that studies the characteristics and functions of various language variations, as well as the relationship between language and those characteristics and tasks in a language society. In other words, socio-linguistics is a branch of linguistics that seeks to explain the features of language variations and establish the correlation of the characteristics of these language variations with social aspects. Thus, the study of language and social functions is called socio-linguistics.

As a socio-linguistic study, this study looks at what and how a language can affect society or vice versa. Likewise, socio-linguistics discusses how a language has no effects on society and also how the community has no impact on a language. In other words, neither language nor society influences each other. In this case, the Arabic term is used in the Islamic banking system. Judging from the field of study, this research includes in the area of language variation. There are two views on language variations. First, language variation is seen as a result of the social diversity of language speakers and the diversity of language functions. Second, language variations exist to fulfill their function as a means of interaction in various community activities.

In his study, Chaer and Agustina (2004) distinguish language variations based on speakers and usage. Based on the speaker, it means, who uses the language, where does he live, what is his social position in society, what is his gender and when the language is used. Meanwhile, based on its usage, it means what the language is used for, in what fields, what are the pathways and tools, and what is the formal situation. Meanwhile, the variation of language based on its usage is called a dolly, variety or register.

The variations of language are discussed based on their field of use, style, or degree of formality, and means of usefulness. Variations in the language of this field of use concern what language it is used for, what areas, for example, literature, journalism, military, agriculture, shipping, economics, trade, education and scientific activities. Variations of literary language emphasize aesthetics; variations in journalistic language are simple, concise, concise, and communicative. The variety of military language is brief and emphatic. The array of scientific language is known for its straightforward, clear, precise and free from ambiguity and all kinds of metaphors and idioms. Language variations based on this function are commonly called registers. The register is a language variation caused by the specific characteristics of the needs of its users. For example, written language contains advertising language, pointing language, article language, etc. Meanwhile, in spoken language, there is humor,

political language, prayer language, and so on. While based on the level of formality, this Arabic term is included in the frozen variety category, which is the most formal variation of language because it is several terms used in a *shari'ah* system (Joos, 1967).

Based on the results of the analysis, a conclusion is obtained that this study develops a theory of jargon language variation which is a form of language variation whose use is limited to certain social groups (Soeparno, 2002). The terms used are often not understood by individuals who are outside the community or the general public. In the sizeable Indonesian dictionary, jargon is a unique vocabulary used in certain areas of life (environment). In this case, some Arabic terms used in Islamic banking practices are categorized as jargon in the Islamic banking world.

In line with Soeparno (2002), jargon, according to Chaer and Agustina (2004), is a social variation that is used limited by certain social groups. In particular, Arabic terms in Islamic banking are only circulating in Islamic banking circles, which have a smaller scope than conventional banking, for example, and sometimes jargon also uses foreign words to express something. The terms for Islamic banking products are designed in Arabic so that the terms used are often not understood by the general public or people outside the group. However, these disclosures are not confidential. This means that in fact, these terms are not entirely intended for Islamic banking customers because basically, this term is a product of the jurists of the past.

If viewed from the origin of the emergence of these terms are derived from words found in classical *fiqh*. Arabic terms, such as *mudharabah* and *murabahah*, are actually familiar terms, especially for jurisprudence learners and *fiqh mu'amalah*. When the movement of the Islamic economy began, amid the world economic crisis, it seemed as if these terms were heard again by using these terms as official names or phrases attached to several products of Islamic financial institutions in particular as well as some systems of *mu'amalah* with the Islamic economic system in general. These terms were chosen because the practitioners of Islamic economics at that time did not find a more appropriate term other than referring to these terms. For example, when it is replaced with another language, even though Indonesian, the equivalent is not necessarily the right one. This is understandable, because Arabic, which is considered the language of the Islamic world religion, has undoubtedly become the basis for their consideration when deciding to use this language. Besides, in the classical Islamic treasures, the sharia order, which is part of *fiqh mu'amalah* has, basically, been defined definitively (Elhas, 2015).

Jargon usually refers to the specific vocabulary used in certain areas of life, namely in this case, the

world of Islamic economics. Sometimes the term jargon can be confusing because, in fact, jargon is a type of spoken word or sentence used by a particular group of people in the same field, which other people may not know. Jargon is a unique vocabulary used in every area of life, expertise, and work environment that other groups do not understand. Moreover, a number of *shari'ah* banking jargon uses Arabic terms which as it is known are not an everyday language. Arabic is still considered by most Indonesians to be the language of religion today. So it is natural that customers and the general public are often confused with a number of these terms. For some customers at an Islamic financial institution, they are relatively well equipped with religious education, especially those who have attended Islamic boarding schools, of course, they are quite familiar with these terms. However, this is not the case for some customers who are genuinely laymen and do not have sufficient knowledge (Yulianti, 2015).

Many customers admit that the existence of Arabic terms often confuses the general public, including customers and potential customers. They tend to be foreign and unfamiliar with these terms. But even so, it turns out that the prospective customers' lack of understanding of the meaning and meaning of words in Islamic banking has not deterred their intention to choose Islamic financial institutions as their financial management banking institution. So under these conditions, it can be said that the Arabic language used in terms in Islamic banking does not have a social effect on prospective customers as well as customers.

Based on its function, jargon has two functions. First, to make it easier for people or groups who understand it, make it easier to disclose long and complicated information so that it becomes an effective and efficient language in a community. In this case, the Arabic terms in Islamic Financial Institutions are formulated as practical terms to explain or express quite a lengthy explanation regarding some of the products in particular, as well as the terms of Islamic economic practice in general. One illustration, for example, the word *hawalah*, is a word which at the etymological level contains a reasonably long meaning, namely the contract of transferring debts from one party to another. In financial institutions, *hawalah* is applied to additional facilities for financing customers who wish to sell their products to buyers with a guarantee of payment from the buyers in the form of current postponed accounts. This is commonly called postdate the check, but it is adjusted to the principles of sharia. Thus, the use of jargon in Islamic banking should be able to help customers, especially in choosing Islamic banking products, especially by using these simple terms.

Second, to influence the credibility and worthiness of a person in the group because they can understand the basic ideas in group communication. In

addition, jargon can also enhance image, image and prestige. Therefore, someone who often uses jargon according to the group he is participating in or the place of work that someone is in will be more proud of the register he uses. Associated with this research implies that individuals who understand several terms in the intended Islamic financial institutions are a must with pride when understanding them. However, the reality in the field is that most of the customers do not understand it because the causes are different from one another. This means that customers do not 'overly' treat these Arabic terms. This relates to the theory of language attitudes where language attitudes are mental attitudes and behavioral attitudes towards a language. This is because it is based on the ease and complexity of the language to produce positive or unconscious expressions.

In this case, the researcher found two underlying factors. First, a small part of the informants did understand, the second most of them did not really care about these terms, even though they did not understand them. As long as the funds they keep are safe, they don't feel "annoyed" by these terms. These second type of customers rely on explanations from the banks regarding the banking products they choose. Likewise, with the pleasing effect for customers related to the use of these Arabic terms. This means that customers do not feel disturbed or benefited by these terms. This means that with or without the use of Arabic, it will not affect their decision in choosing or not choosing an Islamic financial institution, and also they feel comfortable, do not really care or bother with these terms when they make transactions at Islamic financial institutions, although there are still many customers who do not understand these Arabic terms. Thus the social effect of using Arabic words in Islamic banking products, especially in Indonesia, is virtually non-existent. With or without using Arabic, customers will still choose or not choose Islamic financial institutions. This means that some language terms used in Islamic financial institutions do not have implications for the decisions of customers or prospective customers in choosing Islamic financial institutions to deposit funds. *Shari'ah* compliance and quality services of Islamic financial institutions are more important for customers (Majid and Zulhanizar, 2016).

In summary, this study provides information that Islamic financial institutions have no relation to the Arabic language used in increasing customers using Islamic financial institutions services, in general, many do not understand the meaning and meaning of the Arabic language used. Therefore, it is hoped that the Islamic institution finance can provide socialization and education of Arabic terms in the service products offered to increase public knowledge and understanding of the use of Arabic in Islamic financial institutions.

CONCLUSION

This study analyzed the uses of Arabic term in Islamic financial institutions and its effect on their customers. The study found that the use of Arabic terms in Islamic financial institution has an insignificant social impact for customers, both regarding their choice of Islamic banking and their convenience when transacting in Islamic banking. Thus, the use of Arabic terms was not practical for Islamic financial institutions to attract more customers. The customers prefer to transact with Islamic financial institutions is mainly due to the nature of Islamic financial institutions that are operated based on Islamic principles, which are free from *riba* (interest), *gharar* (uncertainty), *maisir* (gambling), and other exploitative elements. These findings suggest that to attract more customers, the Islamic financial institutions should ensure the *shari'ah* compliance of their operation rather than labeling their products and services with Arabic terms and jargons.

It is suggested that future researches on this topic might use a mixed research method, qualitative and quantitative. Interviews need to be conducted with customers and Islamic financial institutions to find out in more detail the impact of using Arabic terms on customer understanding and its consequences in choosing Islamic financial institution products. Future research is also suggested to thoroughly examine all customers of Islamic financial institutions, both banking and non-banking financial institutions.

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