


**ISLAMIC BANK SOCIALIZATION MODEL: THE FORMAL EDUCATION LEVEL THROUGH A LEARNING METHOD FOR ELEMENTARY SCHOOL STUDENTS**

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ARTICLE INFO	ABSTRACT
<p><b>Article history:</b></p> <p><b>Received</b> 30 June 2023</p> <p><b>Accepted</b> 26 September 2023</p>	<p><b>Purpose:</b> The research aim is how the socialization of Islamic banks at the formal education level through a learning method for elementary school students in Indonesia.</p> <p><b>Theoretical framework:</b> Socialization theory in the context of Islamic banking emphasizes the role of culture, religion, education, peer influence, media, regulations, and community engagement in shaping individuals' understanding and acceptance of Islamic financial principles and practices. It's a multifaceted process that involves both formal and informal channels of education and influence.</p> <p><b>Design/Methodology/Approach</b> This study uses an Analytical Network Process (ANP) approach. Researchers provide questions to experts and practitioners selected as informants or respondents, as well as through in-depth interviews.</p> <p><b>Findings:</b> This research found: 1). The Islamic bank socialization model in 4<sup>th</sup>, 5<sup>th</sup>, and 6<sup>th</sup>-grade elementary schools uses three important aspects: Islamic law, good behavior, and Islamic bank products. 2). The main priority of these three things is Islamic bank products. 3). There are seven learning models in the socialization of Islamic banks at the elementary school level in grades four, five, and six: learning as a fun activity, learning to ask questions and work, learning to know each other, learning in groups, learning by doing, meaningful learning, and contextual learning. 4). The seven learning models with the highest ranking were learning as a fun activity.</p> <p><b>Research, Practical &amp; Social implications:</b> The limitations of this study concentrate on school children at the elementary level. The next researcher can concentrate on junior high school.</p> <p><b>Originality/Value:</b> The originality of this research is that there are three criteria in the socialization of Islamic banks: Islamic law, good behavior, and Islamic bank products. The results of the recap obtained data show that the priority scale of these three aspects is the product of Islamic banks, with a score of 0.66. The results are also based on the agreement between practitioners and experts.</p>
<p><b>Keywords:</b></p> <p>Islamic Bank; Islamic Bank Socialization; Model; Formal Education; Elementary School.</p> <div data-bbox="172 981 480 1227" style="text-align: center;">  </div>	<p>Doi: <a href="https://doi.org/10.26668/businessreview/2023.v8i10.3774">https://doi.org/10.26668/businessreview/2023.v8i10.3774</a></p>

**MODELO DE SOCIALIZAÇÃO DO BANCO ISLÂMICO: O NÍVEL DE EDUCAÇÃO FORMAL ATRAVÉS DE UM MÉTODO DE APRENDIZAGEM PARA ALUNOS DO ENSINO FUNDAMENTAL**

**RESUMO**

**Objetivo:** O objetivo da pesquisa é como a socialização de bancos islâmicos no nível de educação formal através de um método de aprendizagem para estudantes do ensino fundamental na Indonésia.

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**Estrutura teórica:** A teoria da socialização no contexto da banca islâmica enfatiza o papel da cultura, religião, educação, influência dos pares, mídia, regulamentos e envolvimento da comunidade na formação da compreensão e aceitação dos indivíduos dos princípios e práticas financeiras islâmicas. É um processo multifacetado que envolve canais formais e informais de educação e influência.

**Projeto/Metodologia/Abordagem:** Este estudo utiliza uma abordagem de Processo de Rede Analítica (ANP). Os pesquisadores fornecem perguntas a especialistas e profissionais selecionados como informantes ou entrevistados, bem como por meio de entrevistas detalhadas.

**Constatações:** Esta pesquisa descobriu: 1). O modelo de socialização dos bancos islâmicos nas escolas de ensino fundamental de 4º, 5º e 6º ano usa três aspectos importantes: lei islâmica, bom comportamento e produtos bancários islâmicos. 2). A principal prioridade destas três coisas são os produtos bancários islâmicos. 3). Existem sete modelos de aprendizagem na socialização dos bancos islâmicos no nível do ensino fundamental, nas classes quatro, cinco e seis: aprender como uma atividade divertida, aprender a fazer perguntas e trabalhar, aprender a conhecer uns aos outros, aprender em grupos, aprender fazendo, aprendizagem significativa, e aprendizagem contextual. 4). Os sete modelos de aprendizagem com o mais alto ranking foram aprender como uma atividade divertida.

**Investigação, Implicações práticas e Sociais:** As limitações deste estudo concentram-se nas crianças em idade escolar no nível elementar. O próximo pesquisador pode se concentrar no ensino fundamental.

**Originalidade/Valor:** A originalidade desta pesquisa é que existem três critérios na socialização dos bancos islâmicos: lei islâmica, bom comportamento e produtos bancários islâmicos. Os resultados da recapitulação obtidos mostram que a escala de prioridade desses três aspectos é produto de bancos islâmicos, com pontuação de 0,66. Os resultados também se baseiam no acordo entre profissionais e especialistas.

**Palavras-chave:** Banco Islâmico, Socialização do Banco Islâmico, Modelo, Educação Formal, Escola Primária.

## MODELO DE SOCIALIZACIÓN DEL BANCO ISLÁMICO: NIVEL DE EDUCACIÓN FORMAL A TRAVÉS DE UN MÉTODO DE APRENDIZAJE PARA ESTUDIANTES DE PRIMARIA

### RESUMEN

**Objetivo:** El objetivo de la investigación es mostrar cómo la socialización de los bancos islámicos a nivel de educación formal a través de un método de aprendizaje para estudiantes de primaria en Indonesia.

**Marco teórico:** la teoría de la socialización en el contexto de la banca islámica enfatiza el papel de la cultura, la religión, la educación, la influencia de pares, los medios de comunicación, las regulaciones y la participación de la comunidad en la formación de la comprensión y aceptación de los individuos de los principios y prácticas financieras islámicas. Es un proceso multifacético que involucra canales formales e informales de educación e influencia.

**Diseño/Metodología/Enfoque:** Este estudio utiliza un enfoque de Procesos Analíticos en Red (ANP). Los investigadores proporcionan preguntas a expertos y profesionales seleccionados como informantes o encuestados, así como a través de entrevistas en profundidad.

**Resultados:** Esta investigación encontró: 1). El modelo de socialización de los bancos islámicos en las escuelas primarias de 4º, 5º y 6º grado utiliza tres aspectos importantes: la ley islámica, el buen comportamiento y los productos de los bancos islámicos. 2). La principal prioridad de estas tres cosas son los productos de los bancos islámicos. 3). Hay siete modelos de aprendizaje en la socialización de los bancos islámicos a nivel de la escuela primaria en los grados cuatro, cinco y seis: aprender como una actividad divertida, aprender a hacer preguntas y trabajar, aprender a conocerse entre sí, aprender en grupos, aprender haciendo, aprendizaje significativo y aprendizaje contextual. 4). Los siete modelos de aprendizaje con mayor ranking fueron el aprendizaje como actividad lúdica.

**Investigación, Implicaciones prácticas y Sociales:** Las limitaciones de este estudio se concentran en los escolares de nivel elemental. El próximo investigador puede concentrarse en la escuela secundaria.

**Originalidad/Valor:** La originalidad de esta investigación es que hay tres criterios en la socialización de los bancos islámicos: la ley islámica, el buen comportamiento y los productos de los bancos islámicos. Los resultados de la recapitulación obtenida muestran que la escala de prioridad de estos tres aspectos es producto de los bancos islámicos, con una puntuación de 0,66. Los resultados también se basan en el acuerdo entre profesionales y expertos.

**Palabras clave:** Banco Islámico, Socialización del Banco Islámico, Modelo, Educación Formal, Escuela Primaria.

## INTRODUCTION

The socialization of Islamic banks began with the existence of Islamic banks in Indonesia in 1992. However, its development in Indonesia is relatively slow compared to that in Malaysia. The growth in Islamic bank financing is influenced by macroeconomic and microeconomic variables (Junaeni et al., 2023). In Jordan, Islamic banking services market through various Islamic financing services is important in competition (Altameemi & Al Slehat, 2022).

The Indonesia government is aware that the results of the Financial Services Authority (OJK) survey on Indonesian Islamic banking literacy is only 6.63%, so the OJK has created a road map for Islamic banking in Indonesia 2015-2019, which contains six mentioning the need for good and integrated Islamic banking socialization with various stakeholders (OJK,2015)

Until now, little research has been devoted to the model of Islamic bank socialization worldwide (See also Iqbal and Molyneux, 2016). The results of research by Santoso and Astuti (2017) mention the need for the socialization of Islamic banking through synergy and proactiveness. The socialization of Sharia banking is carried out through synergy that has four main pillars: business institutions, formal education, higher education, and ulama (Islamic Scholars). There are three levels of education in the pillars of Formal Education: elementary school, junior high school, senior high school/vocational high school, and their equivalent. At the elementary level, it has the lowest factor loading on the socialization of Islamic banks, both through synergy and proactively. Elementary school is a level of education that lasts for six years, and is a level of low-level formal education that greatly determines the formation of student character in the future. Observations and evaluations of student character conducted by parents, teachers, schools, and the community can be used as a basis for policymaking related to character education in schools, especially at the elementary school level (Anggraini and Kusniarti, 2016; Weber et al, 2016)

At this level, children begin to gain knowledge and inculcate values that will be useful in later life. Learning problems cannot be distinguished from memory problems. According to Ellis (1978) and Saguni (2006), memory refers to storing and accessing information that has been received. Memory includes encoding (encoding), storage (storage), and retrieval (calling back). It is recommended that Islamic bank socialization be included in the school curriculum for Islamic subjects, starting at the basic level (Santoso, 2015). The formation of academic, spiritual, and emotional intelligence is carried out in stages and adjusted to the portion of the child's grasping power, including the socialization of the Islamic bank. Intended socialization

is not in detail about laws, contracts, and products, but to the level of understanding (cognitive) (Wagner, and Ruch, 2015; Weber et al, 2016; Colby et al, 2017). Malkus, Feldman, and Gardner in Sujiono (2009) describe cognitive development as "...the capacity to grow, convey, and appreciate meaning in the use of several symbol systems that are coincidentally highlighted in a form of setting." This system includes words, pictures, signs, and numbers.

The material about the socialization of Islamic banks in elementary school children can be found in several subjects or sub-chapters on subjects. These subjects are Islamic law, good behavior, and Islamic banking products. Many learning methods for elementary school students have been studied by previous researchers, such as Contextual Teaching and Learning/CTL (Hendriana et al, 2014). CTL is a comprehensive learning model associated with conditions of daily life (Contextual) (Mulyasa, 2006) While Sanjaya (2006) emphasizes how the process of full student involvement relates the material to real life. According to Harsanto (2006), a constructivist learning model exists in which the basic strategy is meaningful learning. This learning method may be suitable for elementary school students in grades 4, 5, and 6 if it is associated with the socialization of Islamic banks. However, this method still requires a series of confirmations by conducting Focus Group Discussions (FGD) with teachers of Islamic religious education or Al-Islam for grades 4, 5, and 6 elementary school students. This FGD is part of an analysis using an Analytical Network Analysis (ANP) approach.

From the description of the problem statement that occurred, the research question is how the Islamic bank socialization model is suitable for 4<sup>th</sup>, 5<sup>th</sup>, and 6<sup>th</sup>-grade elementary school students. Research on how socialization in formal education can be accepted by students has not been conducted; therefore, this research is important.

## **LITERATURE REVIEW**

Research conducted (Kardoyo et al., 2020) found that a higher level of customer religiosity is due to better knowledge of Islamic banks. Thus, one method is promotion. Islamic banks can also collaborate with stakeholders to conduct socialization and education for the public in order to increase public interest in Islamic banks.

Islamic socialization in Indonesia is carried out by Islamic Scholars, Business Institutions, and Higher Education through synergy and proactiveness (Santoso & Astuti, 2019). The results of research on the factors that influence socialization in order to be maximal are based on a reference group of several indicators into six variables: 1. business institutions,

2. Formal Education, 3. Islamic Scholar, 4. Synergy, 5. Proactive, and 6. Higher Education (Santoso & Astuti, 2017).

Model of socialization of Islamic banks to the public with synergies from Islamic scholars, higher education, and business institutions. Synergy with Islamic scholars in designing a speech to his followers about the fatwa relating to banks, especially Islamic banks, is very important because it is the biggest indicator of the success of the socialization of Islamic banks (Santoso & Astuti, 2019).

Islamic banks play a very important and strategic role in implementing a grand strategy for the development of Islamic banking, one of which is the socialization of Islamic banks. This role is obligatory for Islamic banks. Some Islamic banks have implemented, but not all Islamic banks have fulfilled these obligations (Hidayah & Kartini, 2016).

Islamic scholars are expected to maximize their role in the socialization of Islamic banks by inviting Muslims to conduct economic activities in accordance with Islamic law. This is part of many transactions with Islamic law. This activity is rarely conducted by the public (Sakinah, 2016).

Kardoto et al's research recommends the importance of socializing Islamic banks with stakeholders in Indonesia to introduce Islamic banks to the public (Kardoyo et al., 2020). Sadhana found that the importance of planning an Islamic bank socialization policy was interesting and adaptive to minimize the risk of misperception. The program on Islamic bank socialization is the enculturation of the process of Islamic bank values and is a form of civil education (Sadhana, 2012).

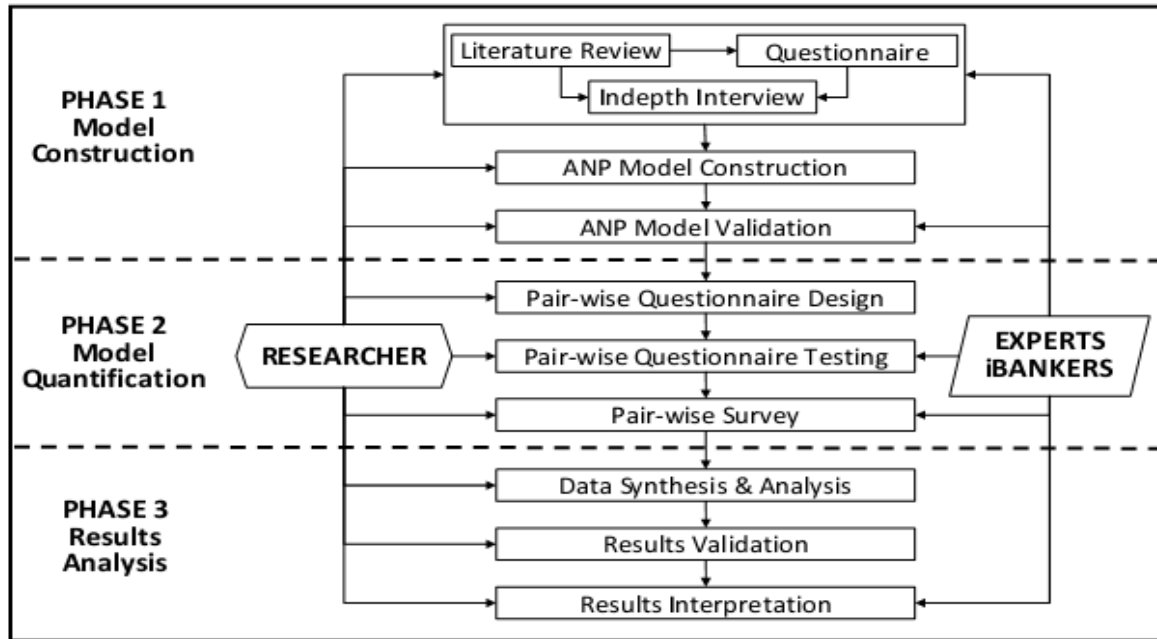
The socialization of Islamic banks in Indonesia is still minimal, especially at the level of literacy and inclusion, which is still lacking. This is because the government's commitment is lacking (Sadhana, 2012).

## **RESEARCH METHOD**

### **Research Process**

The answer to the research question while achieving the research objectives, namely knowing what criteria and alternatives are the most important in the Islamic Bank socialization model through learning methods for elementary school students, the research stages were carried out as shown in the research Figure 1 as follows:

Figure 1. The Research Stages



Source: Ascarya, 2011 Modification

To determine which criteria and alternatives are the most important and priorities in the Islamic Bank socialization model through learning methods for elementary school students, there are three phases or stages of research to be conducted. The three phases are:

### Model Construction

The construction of the ANP model was based on the theoretical and empirical literature. Researchers provide questions to experts and practitioners selected as informants or respondents, as well as through in-depth interviews, to study information in more depth and obtain actual problems.

### Model Quantification

The quantification of the model uses the questions in the ANP questionnaire in the form of pairwise comparisons between the elements in the cluster. This is to determine which of the two is greater (more dominant) and how large the difference is through numerical scale 1-9. The assessment results are then collected and inputted through super decision 2.10.0 software for processing. This process produces an output in the form of a priority matrix. The results for each respondent were inputted on a separate ANP network.

### Synthesis and Analysis

Synthesis and analysis using geometric means or geometric averages. The geometric Mean is used to determine the results of individual assessments of the respondents and the results of opinions in one group (Saaty, 2006). Pairwise comparison questions from respondents were combined to form a consensus. The geometric mean is a type of average calculation that shows a certain tendency or value and has the following formula:

$$\left(\prod_{i=1}^n a_i\right)^{1/n} = \sqrt[n]{a_1 a_2 \dots a_n} \quad (3.1)$$

Where:

$n = \text{Respondent } 1 \dots n$

$i = \text{Pairwise } 1 \dots n$

### Data Collection Process

Data were obtained through interviews and assisted by a questionnaire and voice recorder. Interview with informants using the pairwise comparison method. Pairwise comparison method to determine the weight of each indicator. The determination of the weights in the questionnaire was open to informants.

### Result

Pairwise comparisons were performed using Super Decision software version 2.10.0. This software is typically used in ANP research. Examples of the questionnaires used to conduct pair comparisons are shown in Figure 2.

Figure 2. Sample Questionnaire in Pairing Comparison

Item	Scale	Comparison	Response
1. Directed Mkt Driven	>=9.5 9 8 7 6 5 4 3 2 1	Directed Mkt Driven is equally to moderately more important than Fair Treatment	>=9.5 No comp.
2. Directed Mkt Driven	>=9.5 9 8 7 6 5 4 3 2 1	Directed Mkt Driven is equally to moderately more important than Gradual&Sustain	>=9.5 No comp.
3. Directed Mkt Driven	>=9.5 9 8 7 6 5 4 3 2 1	Directed Mkt Driven is equally to moderately more important than Professionalism	>=9.5 No comp.
4. Directed Mkt Driven	>=9.5 9 8 7 6 5 4 3 2 1	Directed Mkt Driven is equally to moderately more important than Shariah Compliance	>=9.5 No comp.
5. Fair Treatment	>=9.5 9 8 7 6 5 4 3 2 1	Fair Treatment is equally to moderately more important than Gradual&Sustain	>=9.5 No comp.
6. Fair Treatment	>=9.5 9 8 7 6 5 4 3 2 1	Fair Treatment is equally to moderately more important than Professionalism	>=9.5 No comp.
7. Fair Treatment	>=9.5 9 8 7 6 5 4 3 2 1	Fair Treatment is equally to moderately more important than Shariah Compliance	>=9.5 No comp.
8. Gradual&Sustain	>=9.5 9 8 7 6 5 4 3 2 1	Gradual&Sustain is equally to moderately more important than Professionalism	>=9.5 No comp.
9. Gradual&Sustain	>=9.5 9 8 7 6 5 4 3 2 1	Gradual&Sustain is equally to moderately more important than Shariah Compliance	>=9.5 No comp.
10. Professionalism	>=9.5 9 8 7 6 5 4 3 2 1	Professionalism is equally to moderately more important than Shariah Compliance	>=9.5 No comp.

Source: Prepared by the authors (2023)

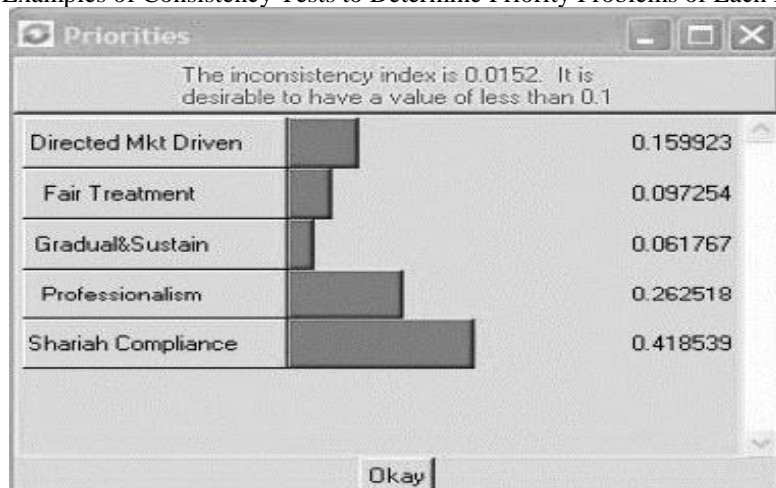
Number 1 is equal (meaning important), meaning that if number 1 is chosen, the two things being compared have the same level of importance. Number 3 is moderate (slightly more important). If number 3 is chosen, then one of the two things being compared has greater importance than the other. The same applies for the next number.

### Data Processing Method

The survey results obtained were processed in advance for each individual informant using the ANP Super Decision software. Data processed from each informant or respondent produces three super matrices that give priority to the most important aspects and problems, along with solutions to solve existing problems.



Figure 3. Examples of Consistency Tests to Determine Priority Problems of Each Respondent



Source: Prepared by the authors (2023)

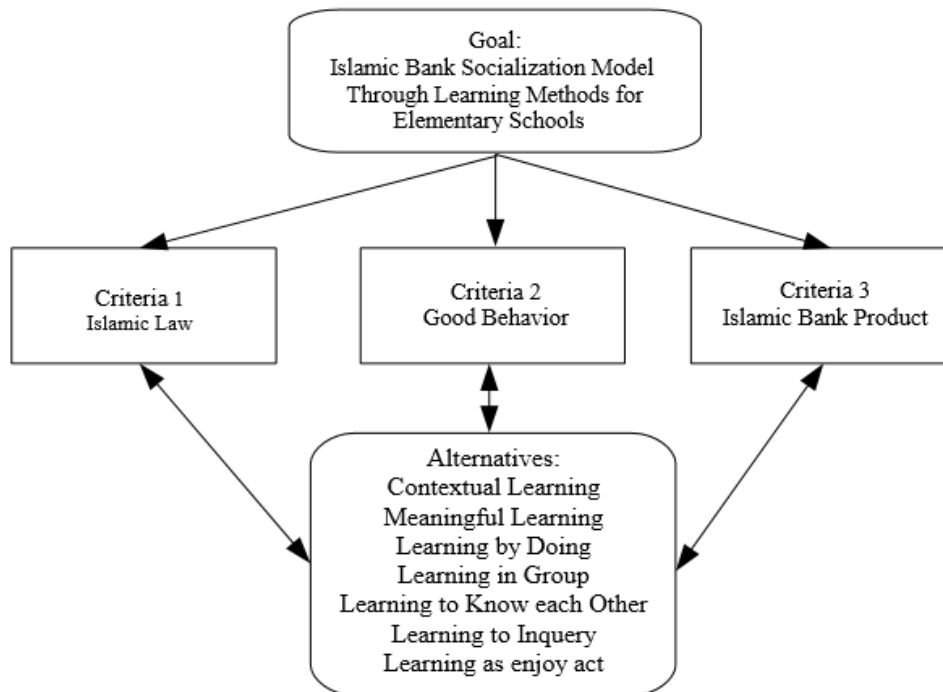
To obtain these results, from eight (8) informants or experts in one group the average and mode are calculated. This average value and/or mode was used to determine the priority order. In addition to the results of the priority order based on each group, the overall priority order was calculated. This was done by averaging and finding a mode for all the respondents.

### Conceptual Model Formulation

#### Cluster and Criteria (Node) Model Analytical Network Process (ANP)

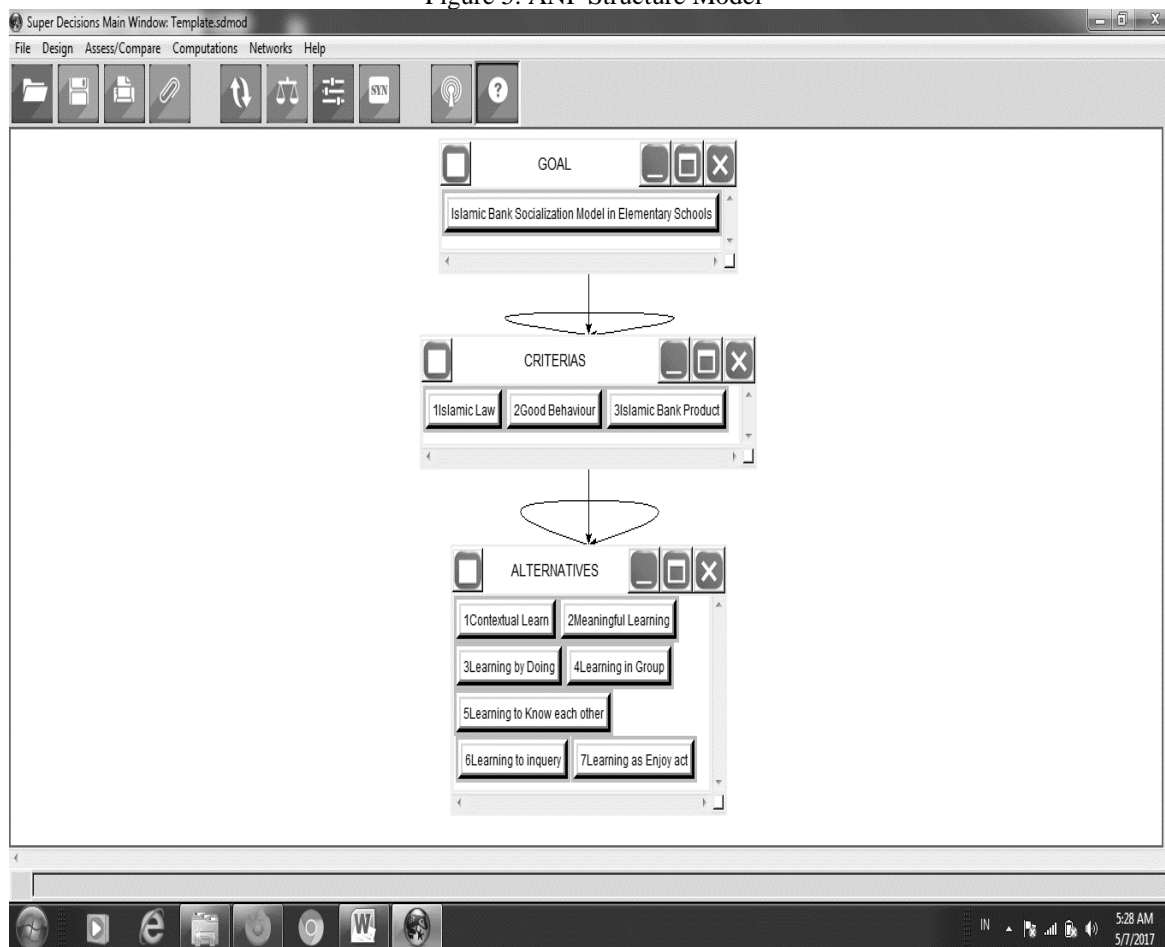
Clusters and nodes are used to support decision-making in the Analytical Network Process method. In this study, clusters were divided into 3, namely: Objectives, Criteria, and Alternatives. The objective is the Islamic Bank socialization model through learning methods for elementary school students, while the criteria consist of three aspects: Islamic law, good behavior, and Islamic bank products. The third cluster consisted of seven learning models: (1) contextual learning models, (2) meaningful learning, (3) learning by doing, (4) learning in groups, (5) learning to know each other, (6) learning to ask questions and work, and (7) learning as a fun activity. Therefore, the ANP model used in this study is as follows:

Figure 4. Manual ANP Structure Model



Source: Prepared by the authors (2023)

Figure 5. ANP Structure Model



Source: Prepared by the authors (2023)

Criteria, the criteria term:

#### Islamic law

Islamic law in relation to the socialization of Islamic banks in elementary schools is one of the foundations of daily life activities in Islamic teachings is very necessary, so that the behavior or activities of life, including economic activities, especially when using banking services, should be in accordance with or compliant with a form of bank that uses or complies with Islamic teachings, namely, Islamic banks. Islamic banks in carrying out their service activities are always based on Islamic law, which does not use the element of interest at all, but instead uses a profit-sharing system. Banks with the Sharia system have been used as alternatives to conventional banks that use the interest system. Interest is prohibited in Islamic law as stated in the Holy Qur'an: "Allah has permitted trade and has forbidden interest (QS 2:275).

Islamic law according to respondents, is one of the subjects that can be used to incorporate Islamic bank socialization in elementary schools. Elementary school students need to be given an understanding of the basis of the law in social activities, especially in economic and banking transaction activities, and they should use Islamic banks to comply with Islamic religious rules. Not only in relation to religion in worship, such as prayer and fasting, but in social activities also needs to be instilled early in accordance with Islamic law or rules in order to be able to save the world and the hereafter.

#### Good behavior

Good behavior is the act of humans who tend to want to do good things. Examples of good behavior include the habit of helping people, worshiping God Almighty, and worshiping Allah SWT for those who are Muslims. Good behavior can be created by frequently performing good deeds. Good deeds, according to Islam, are actions that are essentially aimed at pleasing Allah SWT. This is related to the existence of great rewards from the Allah SWT if we sincerely do good deeds. In the Holy Al-Quran surah 4 verse 40 states: Indeed, Allah never wrongs 'anyone' - even by an atom's weight. And if it is a good deed, He will multiply it many times over and will give a great reward out of His grace (QS 4:40). The Prophet Muhammad also encouraged goodness to become a habit "Do whatever you like, as long as it does not embarrass you." (Hadith narrated by the Bukhori Muslims).

### Islamic bank product

Islamic banking products can be divided into fundraising, fund distribution, temporary equity participation, trade financing, and other activities. The products of Sharia banking are divided into raising funds, channeling funds, participation in temporary equity, trade financing, and other activities. Popular Islamic banking products include financing (in conventional banks, it is called credit), savings, and deposits. Islamic bank financing has several models such as financing using the principle of profit sharing, financing using the principle of leasing, financing using the principle of buying and selling, and financing using the principle of lending and borrowing.

### Alternative solution

The third or final cluster is an alternative cluster consisting of seven learning models as a solution to the Islamic Bank socialization model through learning methods for elementary school students: (1) contextual learning model, (2) meaningful learning, (3) learning by doing, (4) learning in groups, (5) learning to know each other, (6) learning to ask questions and work, and (7) learning as a fun activity.

#### (1). Contextual learning model

In this learning model, students are expected to be more dynamic in their learning environments. They learn by doing. This learning model can also be used in various forms or applications to facilitate understanding, retention, and remembering (Miler, 2006). Some of the benefits of this learning model are deeper concept understanding, independent learning, the ability to handle more ambiguity, improved leadership, improved problem-solving and decision-making skills, courage to take risks, increased initiative, and team management (Miler, 2006).

#### (2). Meaningful learning

Some of the benefits of this learning model are deeper concept understanding, independent learning, the ability to handle more ambiguity, improved leadership, improved problem-solving and decision-making skills, courage to take risks, increased initiative, and team management (Angela, 2014).

#### (3). Learning by doing

Learning by doing is a direct approach to the empirical learning process (Aguado, 2009). The learning-by-doing model has been proven to work well in increasing students' interest in Learning in class. Therefore, this model is considered the most suitable. This is because, in

reality, the condition of the class becomes very crowded, and students tend to pay attention to the lesson when given a lesson. Therefore, this model is considered appropriate because it can obtain a conducive and calm atmosphere and direct class lessons can be directed (Saputra, 2021).

#### (4). Learning in groups

Learning in groups is a collection of people who are aesthetically, intellectually and emotionally involved together in solving a problem, creating a product, and making meaning in a group that makes people learn independently and learn from the ways of learning from others. Group learning facilitates a type of learning that is qualitatively different from individual learning. In these groups, we discover new perspectives, strategies, and ways of thinking that allow us to learn from others. We also learn with others, modify, expand, clarify, and enrich our own ideas and those of others (Krechevsky, 2001).

#### (5). Learning to know each other.

Learning to know each other is a learning model that seeks high-class knowledge and is oriented continuously toward improving presentation skills, acceptance of new concepts, and understanding permanently (Nicolescu, 1999). Students are directed to learn continuously to know how to respond to culture in the classroom and consciously rethink in order to create communication and not cause inconvenience to other students in the class (Smith, 2018).

All participants focused on "learning to know." Fellow students help each other orient themselves to the difference between conflicting expectations and what they already understand. As shown above, by being open about learning to know, they are also developing the learning to do on their own (Smith, 2018).

#### (6). Learning to ask questions and work

Learning to ask and work involves learning with "Activities that involve students by using learning through talking, listening, writing, reading, and reflecting. This learning model creates a positive classroom atmosphere. This learning can motivate students to attract interest and encourage them to participate. Classes using this learning model can increase students' understanding and enjoyment for students (Camp, 2000).

Skills like these when taught in the classroom can help students succeed in deepening their thinking, and can encourage struggling students to develop their desire to learn. Many of these questions can be taught. This method helps students learn to produce their own questions, refine them, and strategise how to use them (Rothstein and Santana, 2011).

#### (7). Learning as a fun activity.

Learning as a fun activity is a learning activity uses games as a tool to create fun learning situations (Bavi, 2018). Fun activities can serve as a link between words and other lexical items to build a vocabulary network (Ashraf, Ghaneimotlagh & Salami, 2014). Games and activities that make students happy can make students interact and learn on their own or from other students in the playing process, reducing the fear of making mistakes. Learning in this way makes students challenge and avoid stress and anxiety to study (Bavi, 2018). This means that using learning as a fun activity has a positive effect on learning, which makes students feel that the learning process (Bavi, 2018).

## RESULT AND DISCUSSION

Socialization of Islamic Banks based on the agreement of experts needs to be carried out in the Elementary School environment (primary school). This can be observed from the W value score, which shows a value of 0.5. This means that they agree that the socialization of Islamic banking in elementary schools needs to be conducted. There are three criteria in the implementation needed for the socialization of Islamic banks in elementary schools: Islamic Law, Good Behavior, Islamic Bank Products.

Islamic Law in relation to the socialization of Islamic banks.

Islamic law in relation to the socialization of Islamic banks in elementary schools is one of the basics of daily life activities in Islamic teaching. It is very necessary that the behavior or activities of life, including economic activities, especially in using banking services, should be appropriate or obedient with a form of bank that uses or is in accordance with Islamic teachings, namely Islamic banks.

Islamic banks carrying out their service activities are always based on Islamic law, which does not use the element of interest at all, but uses a profit-sharing system. Banks with Islamic systems have proven useful. Islamic Bank as an alternative bank for banking services. To date, people have used conventional banks that use interest systems.

According to respondents, Islamic law is one of the subjects that can be used to include the socialization of Islamic banking in elementary schools. Elementary school students need to understand the legal basis of social activities, especially economic and banking transaction activities, and should use Islamic banks. This is in accordance with Islamic religion in the banking system. Islam is not only related to worship such as prayer, fasting, and social activities. This needs to be educated from an early age in accordance with Islamic law or Islamic rules to be safe in this world and hereafter.

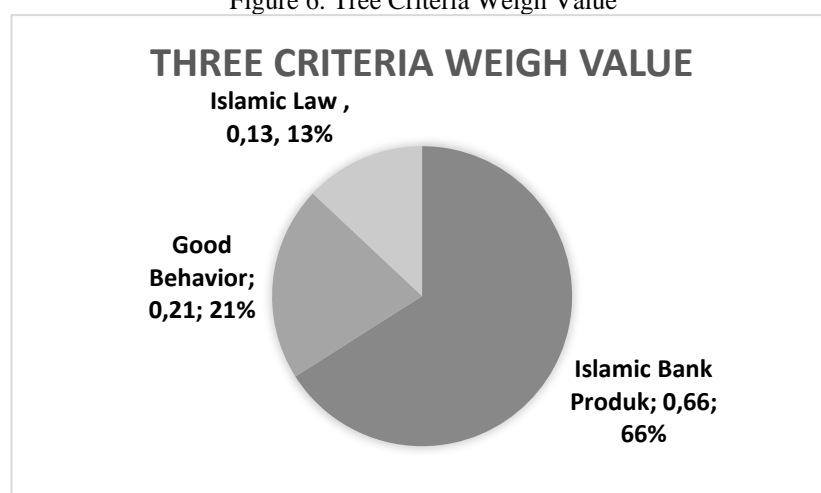
### Good behavior

Good behavior is one of the goals of the Prophet Muhammad SAW to turn bad behavior into good behavior. Good behavior or noble character is included in things that need to be learned, imitated, and practiced by children from an early age, one of which is in elementary school. The saving activity is an example of this. Saving money using Islamic banks is a form of good behavior that should be instilled and practiced from an early age. Good behavior, such as saving in bank Islam, can be taught through the socialization of Islamic banks in elementary schools.

### Islamic bank products

Islamic bank products certainly need to be studied and understood before using Islamic banking services. For children in elementary school, student savings products can be introduced so that when they grow up, they will understand well and become familiar with the basic terms of Islamic banking. For elementary school children, Islamic Bank services such as saving in an Islamic bank are profit-sharing (not interest) from the money they save.

Figure 6. Tree Criteria Weigh Value

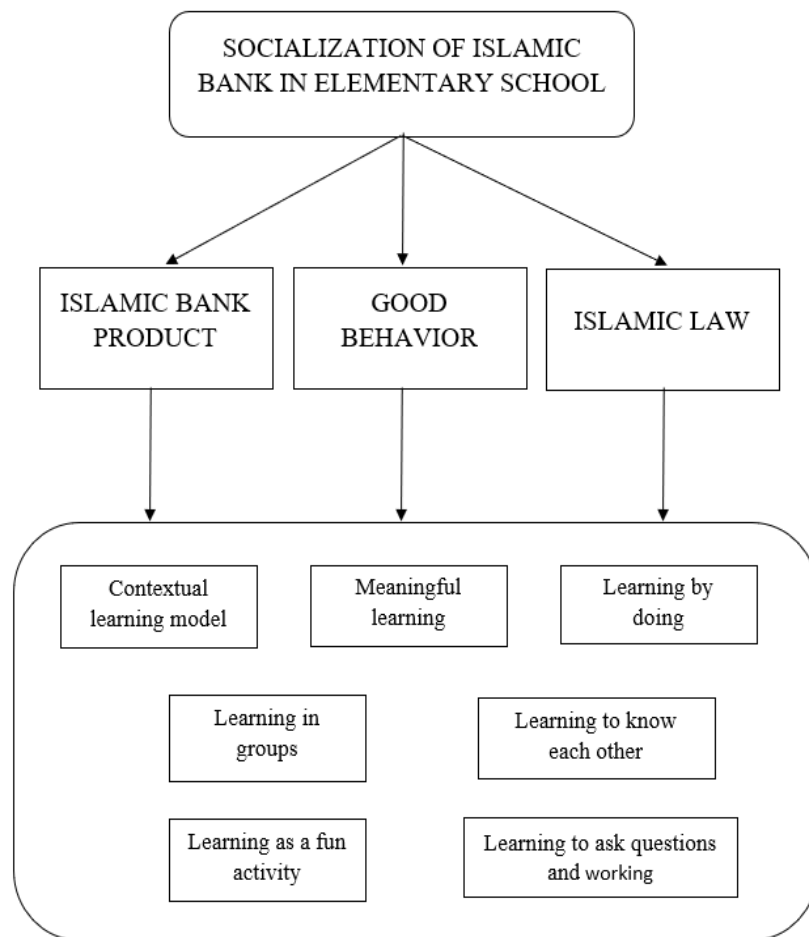


Source: Prepared by the authors (2023)

Priority of Three Aspects of Islamic Banking Socialization at Elementary School Level (See Figure 6). From the results of the recap of the existing respondents, the data obtained that the priority scale of the three aspects These are Islamic bank products with a score of 0.66, then continued with good behavior with a score of 0.21 and finally Islamic law with a score of 0.13. So socialize Islamic banks in elementary schools from the three criteria above so that they are

prioritized on aspects of Islamic bank products, good behavior and finally in terms of Islamic law. value index the inconsistency is 0.5%.

Figure 7. Framework for the Socialization of Islamic Banking in Elementary Schools

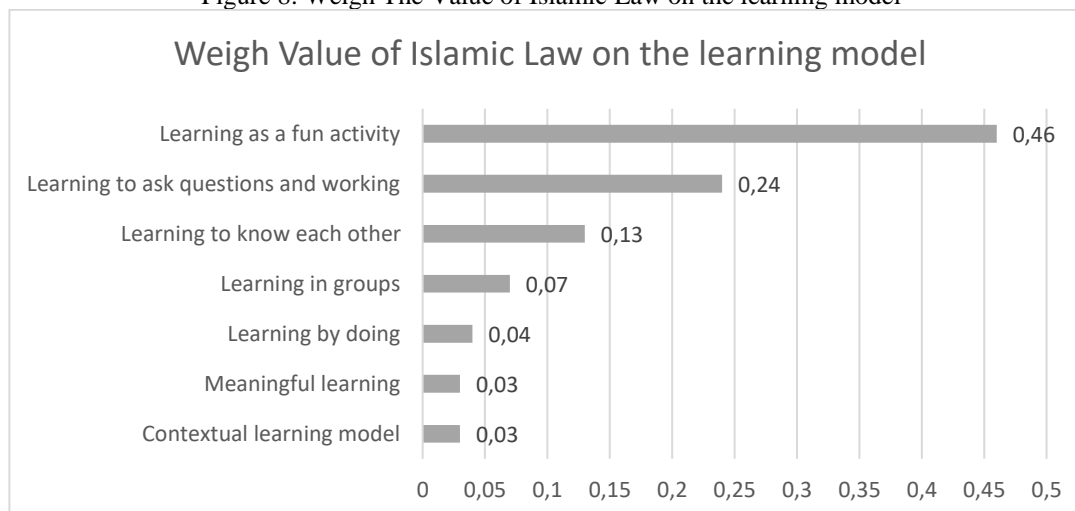


Source: Prepared by the authors (2023)

The results of the agreement between practitioners and experts in their fields (Figure 6), there are seven learning models that can be used, namely: Contextual learning models, meaningfulness, learning by doing, Learning to ask questions and work, Learning to know each other, learning in groups, and learning as a fun activity. The seven learning models can be used in the socialization of Islamic banks at the elementary school level, with the priority scale of each of the following criteria: Islamic Law, from the results of the respondent's recapitulation, the following data were obtained:



Figure 8. Weigh The Value of Islamic Law on the learning model

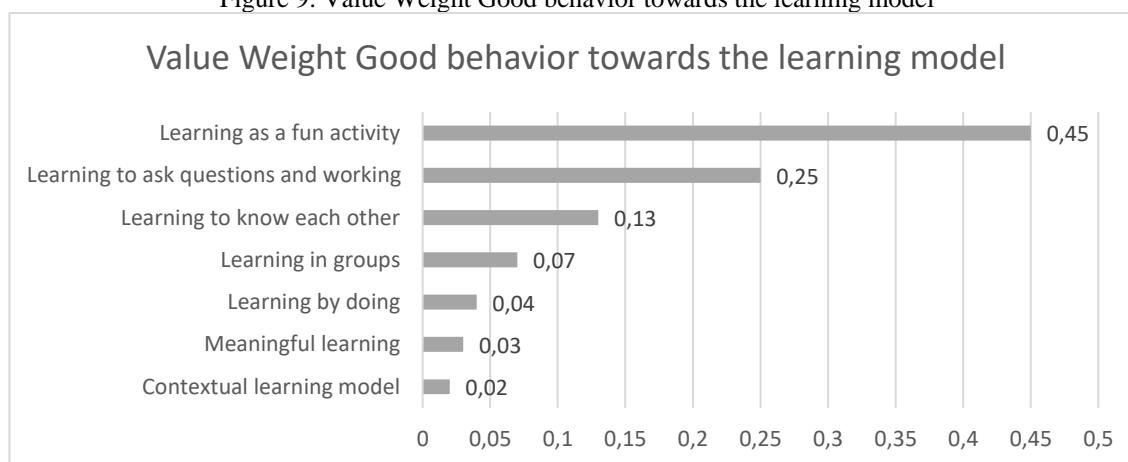


Source: Prepared by the authors (2023)

The figure above shows that the priority of the Islamic law learning model at the elementary school level uses “learning as a fun activity, with the W value of 0.46 percent. The learning model that can be implemented after the first rank is learning as a fun activity (W-0.46). Priority the next learning is learning to ask questions and work, learn to know each other, learn in groups, learn by doing meaningful learning, and contextual learning with a W score as follows: 0,24; 0,13; 0,07; 0,04; 0,3 and 0,03 respectively. The inconsistency score is 0,4 percent.

Good behavior, from the results of the recapitulation of respondents, provided the following data:

Figure 9. Value Weight Good behavior towards the learning model



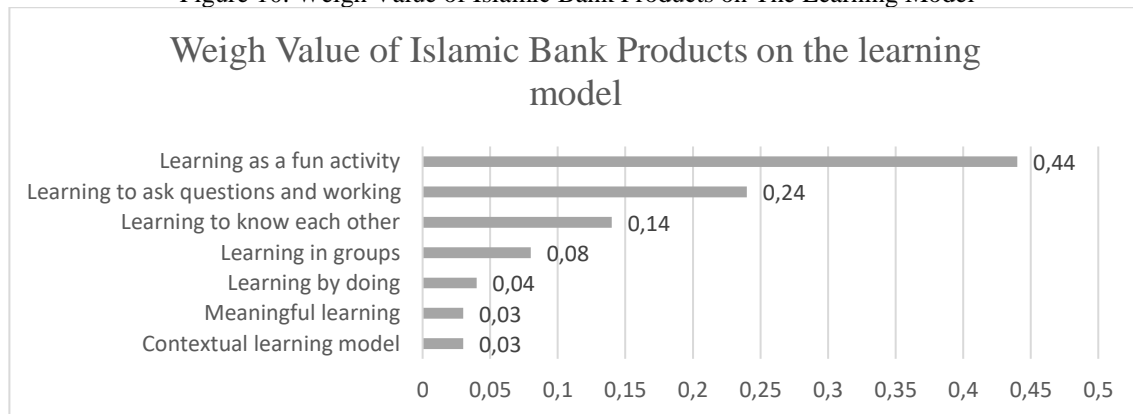
Source: Prepared by the authors (2023)

The figure above shows that the priority of the Good Behavior learning model at the elementary school level uses “learning as a fun activity, with a W-score of 0.45 percent. The learning model that could be performed after the first rank was learning as a fun activity

( $W=0.45$ ). Priority the next learning is learning to ask questions and work, learning to know each other, learning in groups, learning by doing, meaningful learning, and contextual learning with a  $W$  score as following: 0,25; 0,13; 0,07; 0,04; 0,03 and 0,02 respectively. The inconsistency score was 0,4 percent.

Islamic bank products, from the results of the respondents' recapitulation, provide the following data:

Figure 10. Weigh Value of Islamic Bank Products on The Learning Model



Source: Prepared by the authors (2023)

The priority of the learning model from the figure above is still dominated by learning as a fun activity, according to the agreement between experts and practitioners. It is still very relevant to the age and psyche of children at the elementary school level who still like to play but are infiltrated by the values we want. Thus, the model learns with happiness, and the framework is still active. The learning model that could be completed after the first rank was learning as a fun activity ( $W=0.44$ ). Priority the next learning is learning to ask questions and work, learn to know each other, learn in groups, learn by doing, meaningful learning, and contextual learning with  $W$  scores as follows: 0,24; 0,14; 0,08; 0,04; 0,03 and 0,03 respectively. The inconsistency score is 0,4 percent.

## CONCLUSION

1). The Islamic bank socialization model in 4th, 5th, and 6th grade elementary schools uses three important aspects: Islamic law, good behavior, and Islamic bank products. 2). The main priority of these three things is Islamic bank products. 3). There are seven learning models in the socialization of Islamic banks at the elementary school level in grades four, five, and six: learning as a fun activity, learning to ask questions and work, learning to know each other,

learning in groups, learning by doing, meaningful learning, and contextual learning. 4). The seven learning models with the highest ranking were learning as a fun activity.

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