
H. Abd. Hadi

ABSTRACT

Shariah financial institution in Indonesia grows fast. However, the consideration of Islamic bank that has not fulfilled the criteria of shariah is still occur. The assumption which is developed is because available Islamic bank has not suitable yet with the vision and the mission of shariah financial institution at the beginning of Islamic era. It is become the background of this study. This study traced back the vision and the mission of financial institution of Rasulullah and Khilafurrrasyidin era by using Library Research method in which it traced various facts of the vision and the mission through the literature review. The analysis methods of this study is using the Content Analysis and Comparative method. The data from the literature review concern with the vision and the mission of financial institution at the Rasulullah and Khulafaurrasyidin era are being compared with the vision and the mission of Islamic financial institution especially Islamic bank. Both of them have the similarity which is being the intermediation between surplus of fund and deficit of fund. The data of this study are taken from the sample of top three of Islamic banks in Indonesia at the year of 2014, such as BRI Syariah, BNI Syariah and Bank Syariah Mandiri. This study finds that the vision and the mission of Islamic bank in Indonesia has not suitable yet with the vision and the mission of financial institution at Rasulullah and Khulafaurrasyidin era in which concerns with the improvement of the people welfare and not merely concern with the company beneficial. The result of this study is being expected could improves the scientific treasures of Islamic bank and also changes the paradigm of Islamic baking manager.

Key words: vision, mission, organization, financial, shariah

I. Introduction

In an organization, company or institution there is always be vision and mission, including Islamic financial institutions: Islamic banking. Vision and mission are not just a set of words or complement an organization or company, but a vital part of the establishment of the organization and its business. With the vision and mission of the company can focus more on what to target and explain the in-long term and short-term purpose. Vision is not just a goal or a state to be achieved, but there is also a need in the values and aspirations of the future. The vision and mission of the company will unify the various elements of motion steps both internal and external related to the corporate entity.

Several papers have examined the importance of vision and mission. Vision is a series of sentences that express ideals or dreams of an organization or company that wants to achieve in the future. Kotler (1997: 69-70) states that the organization's mission developed by the company will be referred by managers, employees, and customers. A good mission gives purpose, direction, and opportunities for workers. This mission becomes "invisible hand" that guides for geographically dispersed workers not only to work independently but also collectively towards the realization of the objectives of the organization.

So it can be concluded that the mission is a statement of what should be done by the agency in its efforts to realize the vision. In operation, people are guided by the mission statement as the result of a compromise interpretation from Vision. The mission is something tangible to aim and can also provide instructions outline of how to achieve Vision.

In the context of Indonesian Islamic Financial Institutions, some of the things that makes the discussion about the vision and mission of the company is important to do, especially in the context of this study, the vision and mission of the Islamic banks in Indonesia is now growing rapidly. If contextualized in Islamic Financial Institutions by examining the phenomenon of the proliferation of a variety of news that says Islamic financial institutions, more specifically is in Islamic banking, is although labeled Sharia but they not demonstrate conformity, obedience to Sharia. It can be concluded that Islamic banks are almost the same as conventional banks which use the usury banking system.

The statement saying that Islamic banking system still contains usury as alleged by some quarters is not without basis. In the literature research, it is also revealed much about the practice of usury in Islamic banking. Many of the practices of Islamic banks showed that they were not able to remove the interest from their transactions, which is practiced by a variety of guises and terms. Islamic banking cause damage that is not recognized by the (partial) practitioners of Islamic banking, is also highly not recognized by customers. According to Saidi, damage inflicted by Islamic banking is a tremendous injustice to the victims en masse. It insists on the occupation of a new model behind this usurious system. Saidi mark that the concept of Islamic banking in Indonesia is indeed in accordance with Islamic principles but it is not in Sharia way in practical. From the results of the initial survey conducted by the author at Sharia Mandiri Bank (BSM), there are products Micro Financing. For financing these products,
BSM provides a financing to a person or business entity to meet the productive needs. However, in practice, as a model of cooperation efforts in terms of the contract, the productive financing products using Murabahah. With the scheme that BSM buy productive assets requested by the customer with the Customer Murabahah and then repay those assets until paid off. But in this context BSM requires a guarantee to be provided by the customer. The guarantee shall become the property of BSM when the client have failed attempt and cannot pay the mortgage.

According to the scheme above, some objections in Sharia are arisen as stated below:

1. To finance the productive, Shar’i contract that should be used is Mudharabah but not Murabaha, because the definition of Mudharabah contract is an agreement for capital co-operation.
2. In the case of Murabahah is used as working capital, it should not need guarantees. This is because Islam applies the principle of equality. In contrast to the debts that are allowed to use the guarantee.
3. In the context of working capital with Murabaha, if there is a loss, because of the risk of business failure, then the loss of will be loaded by the customers. What should be used is Mudarabah contract, in which, if there is a failure of the business without any fault of customers, the loss must be shared.
4. If you cannot pay, the guarantee provided will be owned by BSM. It can be seen that the contract is a contract used Murabakakah or the dual agreement with Kafalah Murabakakah in one transaction. This double agreement is forbidden in Islam.
5. The BSM is not using the Sharing Principle to the bank in this case the customer always gets the advantage despite his efforts fail because the customer must repay the loan.

There are still a lot of Islamic banking products are not applying the principles of Shari‘a. Another example of mortgage products at Sharia Bank which still have big question marks about the halal status. Additionally, Islamic banks as camouflage against the various terms of sharia to cover the practice of usury. The number of public complaints against the practice of Islamic banking that is similar with the conventional banking which apply the principle of interest as the returns of the results to a third party (the customer).

Of the many examples of Islamic banking products that seem problematic in its application has become the focus of attention by banking practitioners even many circles. There is an assumption that Islamic banking stuck on the problem of usury in the context of Shari‘a. So if there is no element of interest (Ribaa) then Islamic banking is already considered Shari‘a, but it should not be just so. There are many things that need to be explored further on the issue so that the vision and mission of Islamic banking Islamic financial institutions can reflect the truth.

Based on the principle of the vision and mission as described at the beginning of the introduction, that the vision and mission of Islamic finance has been duly able to direct the application of the principles of sharia true in practice that is not only free from the element of Ribaa but also comprehensive. Assumptions developed in this study is that if the vision and mission that is used is the Shari‘a vision and mission, namely within the context of Islam based on the practices carried out by the Prophet and his companions, sure steps are done, especially in the development of Islamic financial products in the sharia bank will be completely in accordance with the principle expected that covers all aspects, and not just on profit-oriented. Furthermore, at present, of course, there is the preparation of the vision and mission that is not in place so that the generated results or outcomes that are inconsistent with Shari‘a.

II. Vision and Mission Three Indonesian Islamic Financial Institutions: BSM, BNI Syariah, and BRI Syariah

1. Bank Syariah Mandiri
   a. Vision
      Lead the development of economic noble civilization.
   b. Mission
      1) Achieve growth and profitability above the industry average sustainable.
      2) Prioritize fund and the distribution of funding to the UMKM segment.
      3) Develop a talent management and healthy work environment.
      4) Increasing concern for the environment and society.
      5) Develop universal values of sharia

2. Bank Negara Indonesia Syariah
   a. Vision
      Public choice into a sharia bank that is excellence in service and performance
   b. Mission
      1) Make a positive contribution to society and care for the environment.
      2) Provide solutions for the community to the needs of Islamic banking services.
      3) Provide optimal investment value for investors.
      4) Create the best rides as a place of pride for the work and achievement for employees as a manifestation of worship.
      5) Being on the leading corporate governance mandate.

3. Bank Rakyat Indonesia Syariah
   a. Vision
      Being a leading retail bank with a range of modern financial services according to the needs of customers with the easiest to reach a more meaningful life.
b. Mission
   1) Understand the diversity of individuals and accommodate diverse customers' financial needs.
   2) Provide products and services that promote ethics in accordance with Islamic principles.
   3) Provide comfortable access through various means anytime and anywhere.
   4) Allows individuals to improve the quality of life and bring peace of mind.

III. Vision Mission Islamic Financial Institutions

1. Islamic Finance
   History and Development of finance and conventional financial institutions from time to time is rapidly increasing, many changes and improvements from various sides. Neither of the systems of usury / interest / interest rate used, development agencies and other roles. History has recorded it, ranging from ancient economic experts who later developed further by his followers until the economic experts in modern times. The system of financial institutions, or more specifically referred to as the rules concerning the financial aspects of the financial mechanism system a country, has been instrumental in the smooth running of a country's development.

   In an economy of Islam was so, history has said that the finance and financial institutions can always evolve to fit the circumstances. As a global picture can be observed in the history of finance and financial institutions time of the Prophet, Caliphs Rasyidin, after Caliphs Rasyidin, Islamic countries post caliphate, and in Indonesia.

   Fifteen centuries ago there was no clear concept of how to take care of finances and the country's wealth in any part of the world. The government of a country is the body that is believed to be the sole administrator of state assets and finances. Prophet is the first head of state to introduce a new concept in the field of state finances in the seventh century, that are all the result of the collection of the state should be collected in advance and then issued in accordance with the country's needs. The main collection is owned by the state does not belong to an individual. These collection points are called Baitul Maal or treasury.

   The concept of Islamic financial institutions explicitly not called in the Qur'an. But if that the institution meant it something that has elements such as structure, management, functions and rights obligations, then all the agency referred to explicitly. Words such as family, community (community groups), grandiose (government), ballads (the country), the suq (market) and etc. identifies that the Qur'an suggests that the names of the functions and specific roles in the development of society. Similarly, concepts that refer to the economy, such as zakat, sadaqah, gharimah, malls and etc have the connotation of the functions performed by certain roles. Likewise, Islamic banking principles require that financial transactions backed by genuine trade activities by businesses. Finance for non-business has a correlation with such activities such as foreign exchange speculation, financial non-productive manipulation are not excluding.

2. Financial Institutions in the Period of Prophet
   In the era before the coming of the Prophet Muhammad, the Arab community has been known as a very accomplished trader. They perform trading activities to various countries outside the Arab: Continent of Africa, Central Asia, and Southeast Asia, to Europe. The ignorance in the past, trading systems (economic) away from the principles of justice. Traders seek to profit maximization regardless of whether their actions were right or wrong. Thus, when Islam came, all forms of trade for both it is a gamble (maysir), unclear (gharar) and interests (riba) are vanished. Therefore, it is against the Islam way of life which is rahmatan lil 'alamin, fair and transparent.

   The early days of the apostolate, yet there is an Islamic financial institution that regulates trading system systematically, but always refers to the revelation Ilanhi. He always practiced trading system with the aim of helping the weak (poor). The new Prophet began to look at the economic and financial problems of the state, after he completed the political and constitutional affairs in Madina in the early days of migration, namely the post migrated from Mecca to Medina after thirteen years in Mecca.

   The Prophet Muhammad post-arrival to the city of Medina, in a short time the city was progressing rapidly. Prophet managed to lead the entire central government Medina, applying the principles in the administration and organization of institution-building institutions, directing foreign affairs, guiding his companions in the lead and ultimately gave up his position in full. At the time of the Prophet Muhammad, it was seen from policies and practices related to political and economic applied by him and his companions. Regarding public finances at the time of the Prophet was a departure from his position as the head of state. Likewise with the friends Rashidun, also placed as the head of state because, the position as the head of state was identical with the position of serving the public.

3. Sources of Finance State at the time of the Prophet Muhammad
   a. Primary
   In the fourth year of Hijrah, the income and resources of the state is very small. Wealth is first obtained from an Robbi Banu Nadir, who had converted to Islam and gave seven gardens and then used as soil alms (Centre, 2000, ibid).

   Wealth or income for the fourth year of Hijra is:
1) Jizya was a tax paid by non-Muslims, especially the Book, to guarantee the protection of life.

2) Kharaj or land tax levied on non-Muslims when Khaibar was conquered.

3) Ushur was the import duties imposed on all merchants, paid only once a year and only applies to goods worth more than 200 dirhams.

4) Zakat Harta.

b. Secondary

In addition to the primary source of income is used as the government's fiscal revenue during the Prophet and there is also a secondary income source is (Center, 2000; 88-90):

1) ransom for the captives role

2) Loans for the payment of the liberation of the Muslims from Judhaima or before the battle Hawazzin

3) Khumus or Rikaz finding treasure in the period before Islam

4) Amwal fadhla

5) Waqf

6) Nawaib, that involve substantial taxes imposed on the rich Muslims in order to cover up state finances during emergencies and this never happened in war time taboo’

7) Zakat Fitrah

8) Another form of alms as a sacrifice, and kaffarat.

4. Financial Institutions Syari; ah

a. In Period To Caliphate of Abu Bakr Sidiq

During the Caliphate, the needs of the family of Abu Bakr are taken care of by the richness of the Baitul Maal and this occurred during approximately 27 months days of his leadership, Abu Bakr Siddiq had many deal with the problem of apostasy, customs and people who had refused to pay zakat to the state, Abu Bakr obtaining attention to accuracy calculating zakat and its zakat was always distributed each period without the rest, even to his death there was only one dirham in the state treasury.

b. In the period of the Caliphate of Umar

There are several important things relating to financial issues policy state at the time of Caliph Umar relating to economic and financial institutions, which are:

1. Baitul Maal

Property treasury regarded as a treasure of the Muslims while the caliph and anil it is only holders of trust so it is the responsibility of the state to provide the benefits of sustainable for widows, orphans, abandoned children, pay for burial, the poor, pay the debts of people go bankrupt, pay diyat money for specific cases and to provide interest-free loans for commercial affairs (Centre, 2000, 492).

2. Land ownership

3. Zakat and Ushur

4. Paying alms by non-Muslims.

c. In the period of the Caliphate of Uthman ibn Affan

Caliph Usman did not take wages out of his office. Instead he lightened the burden of government in the event of serious and even save money in the state treasury. This had led to a misunderstanding between the caliph and Abdullah bin Arqam, one of the prominent companions of the Prophet, the authorities conducting the central treasury. He also tried to boost defence spending and marine, boost pension funds and development in the new conquered territory, Caliphs made some administrative changes.

d. In the period of the Caliphate of Ali bin Abi Talib

In terms of revenues, Ali still imposed the collection of khums on fish or forest products. Different with Caliph Umar, Caliph Ali distributed all revenue in Province baitul mall in treasury at Medina, Busro and Kufa.

In terms of expenditure allocation is still the same as it does on the leadership of Umar. Spending on naval plus the amount during the reign of Usman almost entirely because they vanished along the beach like Syria, Palestine and Egypt were on the Muawiyah control (Centre, 2000, 496-497).

e. Post Period Khulafa'urrasyidin.
In the golden era under the leadership of Umar bin Abdul Aziz, the new policy began. Umar as king, to restore private property to the Baitul Mal. Among the treasure is, there Fadak township, village to the north of Makkah, the Prophet Muhammad's death made since the state. However, during the fourth Umayyad Caliph (ruled 684-685 AD), such property as personal property included the caliph and the treasure bequeathed to their offspring.

In the reign of the Umayyads, especially when Umar bin Abdul Aziz became Caliph, Baitul Mal function of increasingly widespread. Baitul Mal funds not only limited benefits, but also developed and empowered to distribute the purposes of the financing of public facilities and infrastructure development. In fact, the Baitul Mal was also used to finance the translation of books from ancient Greek intellectual property. This is where the wave of Islamic intellectuals began.

The success in creating public welfare undertaken by the caliph Umar bin Abdul Aziz made it not only deserve to be called as the country's leader, but also as Muslim Fiscals who is able to formulate, manage, and execute fiscal policies during his caliphate.

In the era of the Abbasid dynasty in Baghdad, the caliph build Libraries, schools, and universities, as Nizhomiyah. Baghdad when it has become a metropolitan city. At the same time, the West was still dark.

f. Modern Islamic Financial Institutions

Various non-bank financial institutions such as:

1. Institute of zakat

Based on Law No. 38 of 1999, that the organizations of the right to manage zakat is divided into two parts, namely organization that grows on the initiative of the community and is also called the Institute Amil Zakat (LAZ) as well as the organization set up by the Government and called Badan Amil Zakat (BAZ).

Both forms of these organizations have a common goal that the aim is to manage Zakat funds and sources of other social funds to the maximum for the purposes of the people. This noble mission carried not to collide in the implementation of the program. Society must be pushed to form an amil institutions as much as they could.

In Indonesia we can contact BAZNAS, Rumah Zakat and other Amil zakat institutions which are reliable and close to the office or home.

Zakat can be paid in kind or cash. In the era of the modern economy is paying zakat in cash would be more appropriate, as it will also facilitate the recipients to receive zakat.

2. Baitul Mal Wattamwil (BMT)

Baitul Mal Wa Tamwil (BMT) consists of two terms, namely treasury and baitut tamwil. Baitul Maal is directed efforts on the collection and distribution of funds are non-profit, like charity, donation and shodaqoh. While baitut tamwil as a collection of business and commercial and distribution of funds.

3. Islamic Bank

Islamic banking or Islamic banking (Arabic: al-Mashrafiyyah ﷲ إِلَى مُشاْرِفِيَّة) is a banking system based on the implementation of Islamic law (sharia). The formation of this system is based on the prohibition of the Islamic religion to lend or collect any loans with the loan charging interest (riba), as well as the prohibition to invest in businesses categorized as forbidden (haram). Conventional banking system cannot guarantee the absence of these things in investments, for example in the business associated with the production of food or drink unclean, business or entertainment media are not Islamic, and others.

Although these principles may be applied in the economic history of Islam, but only at the end of the 20th century began to stand by Islamic banks that apply for commercial establishments private or semi-private in the Muslim community in the world.

IV. Vision and Mission Sharia Financial Institutions

The history of financial development and financial institutions at the time of the prophet was still fairly simple, inclusions countries from ghanimah, zakat and others could still be regulated and supervised by the Prophet himself. In the early days of Islam is also not yet known Baitul Mal in the form of institutions. Only the values of Baitul Mal practice itself has been practiced by the Prophet.

The financial institution at the time of the Prophet, even if not formally referred to as an institution, but it has been very noticeable reflects how should a financial institution it's become. It is expected to be a vision of an Islamic financial institution well in the past, the present and the future. The agency is strongly oriented towards Islamic values that embody the value of Habluminllah and Habluminannas or institutions that not only reflect social values but also a form of worship to Allah in Islam as a social function showed a direct relationship with the function of worship. This is because God commands mankind to help each other in goodness and piety.

Vision Islamic financial institutions were built during the Prophet embodied in the mission of the institution. The mission was then realized by making the performance based on the social function. Msisi measure used in the institute is optimally distributed
social instrument such as zakat, ghanimah, kharaj, etc. as well as increased employee kesejahteraan improvement and even Islamic armies financed by the State through financial distribution function. It reflects the profit or advantage is reached by any financial institution that is socially valuable addition to the welfare of employees is also the public in general.

The system used the Prophet is still ongoing until the caliphate of Abu Bakr. When the power switch on Umar increasing state revenues and made a new policy that makes financial institutions such as Baitul Mal who take care of them typical output and input state. This role is still continued and developed by caliphs after Caliph Umar, which the caliph after Umar can be said to be ups and downs of its development. Sometimes good sometimes also cause for concern. In contrast to the time of the Prophet until the Caliph Umar to say 90% step further than before, because there are new innovations that emerged and led away useful.

V. Vision Mission Suitably the Sharia Financial Institute
From the historical development of financial institutions that built up during the Prophet, we can see how the vision of a financial institution in accordance with sharia. Vision is an image of the shape or model of finance built, while the mission is a breakdown of vision that is built into a kind of common targets to be achieved by the company. At the time of the Prophet and rashedun looks very clear vision and mission of financial institutions.

Vision is constructed from a financial institution at the time of the Prophet surrounded by Islamic values. Vision was followed by the Caliph after the Prophet Muhammad, Abu Bakr Assidiq, Umar ibn Khattab, Uthman ibn Affan and Ali ibn Abi Talib. It's just that there are construction Rasulullah vision different missions between Khulafurasyidin. Each building a different mission.

The mission was built and based on the context of the circumstances of a different era.

From the description of the vision of financial institutions at the time of the Prophet and the Caliph who have in common, then that vision is a form of Islamic financial institutions based on Islamic values are equitable, transparent, accountable, and efficient thus improving the quality of social and economic life of society, which in turn can reduce socio-economic disparities. While the financial institution's mission overview built in every age are:

1. The mission of financial institutions at the time of the Prophet:
   a. Building financial systems that mandate a system that is fair, transparent, open and fair.
   b. Building a financial system oriented institutions to help the weak (poor) and the oppressed.
2. The mission of financial institutions at the time of Abu Bakr Assidiq
   Enforcing financial institutions as amyl that serves as the clerk took zakat funds and channeling zakat, infaq and Sadaqah.
3. The mission of financial institutions at the time of Caliph Umar.
   Creating a social security system in the form of benefits for people who are not capable of creating equal justice.
4. The mission of financial institutions at the time of Caliph Uthman bin Affan
   Making a financial institution as a center of economic dynamics of society starting from the leader down to the smallest community with strong administrative organization
5. The mission of financial institutions at the time of Caliph Ali ibn Abi Talib
6. From the description of the vision and mission mentioned above, there are significant changes in the life of state and society. The immediate benefits are found on the vision and mission of Islamic financial institutions, among others:
   a. Improving the quality and quantity of business
   b. Improving employment opportunities
   c. Income generating lots
   d. Increasing the participation of many people in the development process, especially in the field of financial economics who is known there are many people who are reluctant associated with banks or other financial institutions, because it assumes that interest is Riba.
   e. Educate and guide the public to think of Islamic economics, Islamic businesses behave and improve the quality of life of the people.

VI. Conclusion
Islamic financial institutions has basically been around since the time of the prophet that is realized in the form of the Baitul Maal later was confirmed during the leadership of Islam after the Prophet Muhammad's Assidiq Caliph Abu Bakr, Umar, Uthman ibn Affan, and Ali bin Abi Talib. Then, financial institutions such models was forwarded by the Caliph Umar bin Abdul Aziz. Financial institutions are built entirely as intended and is oriented institutions to improve the welfare of society. This is the vision and mission of Islamic financial institutions.

At the present time, Islamic banking in Indonesia has a vision that is still not in accordance with the Islamic framework in developing a vision of Islamic financial institutions. This is evident from the description of a vision that has not demonstrated fulfillment of the functions of the actual Sharia of realizing the welfare and benefit of society through financial institutions. Islamic Banking in Indonesia today is still a profit-oriented maximization or gain maximum benefit. This resulted in many practices used contract is still wearing the concept of capitalism or the accumulation of capital / capital as much. Not surprisingly, many of the contract practices that are inconsistent with Sharia because it is designed for the benefit of capital alone. Indeed there zakat but the numbers do not significant to increase social welfare.
The two institutions are equally serve as an intermediary between the people and the people who need funds excessively funds. Meanwhile the difference is, if the Sharia financial institution early days of Islam only really focus on improving the livelihoods of the people, while the financial institutions present in the form of profit-oriented banks only.

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