ABSTRAK

Nursyifa. 2026. *Pandangan Pengajar PAUD IT Al Ihsan Banjarmasin terhadap Perbankan Syariah.* Skripsi, Program Studi Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam. Pembimbing: H. Badrian, S. Ag, M.Ag.

Kata Kunci: Pandangan, Perbankan Syariah, Pengajar PAUD

Perkembangan perbankan di Indonesia menunjukkan kemajuan, namun tingkat literasi masyarakat masih perlu ditingkatkan. Pengajar PAUD berbasis Islam memiliki peran penting sebagai teladan dalam mengenalkan nilai-nilai ekonomi Islam. Penelitian ini mengkaji pandangan pengajar PAUD IT Al Ihsan Banjarmasin terhadap Perbankan Syariah.

Penelitian ini bertujuan untuk Untuk mengetahui pandangan pengajar PAUD IT Al Ihsan Banjarmasin terhadap perbankan syariah mencakup pengetahuan konsep dasar bank syariah, dan pandangan mengenai keberadaan perbankan syariah di Indonesia dan mengetahui faktor yang memengaruhi pandangan pengajar PAUD IT Al Ihsan Banjarmasin.

Penelitian ini menggunakan pedekatan kualitatif dengan jenis penelitian lapangaan. Informan penelitian berjumlah 12 orang pengajar PAUD IT AL Ihsan Banjarmasin. Data diperoleh melalui wawancara. Kemudian dianalisis melalui reduksi data, editing, serta penarikan kesimpulan.

Hasil penelitian menunjukkan bahwa pengajar memiliki pandangan yang baik terhadap perbankan syariah karena dinilai sesuai dengan prinsip Islam dan menghindari riba. Namun, penggunaan bank syariah belum sepenuhnya karena masih terdapat pertimbagan kemudahan akses, jaringan layanan, serta faktor kebiasaan. Faktor yang memengaruhi pandangan pengajar meliputi keyakinan agama, lingkungan, dan diikuti kualitas layanan.

ABSTRACT

Nursyifa. 2026. *The View of PAUD IT Teachers Al Ihsan Banjarmasin on Sharia Banking.* Thesis, Islamic Banking Study Program, Faculty of Islamic Economics and Business. Supervisor: H. Badrian, S. Ag, M.Ag.

Keywords: Outlook, Islamic Banking, Early Childhood Education Teachers

The development of banking in Indonesia shows progress, but the level of public literacy still needs to be improved. Islamic-based PAUD teachers have an important role as role models in introducing Islamic economic values. This study examines the views of PAUD IT Teachers Al Ihsan Banjarmasin towards Sharia Banking.

This study aims to find out the views of PAUD IT Al Ihsan Banjarmasin lecturers on Islamic banking, including knowledge of the basic concepts of Islamic banks, and views on the existence of Islamic banking in Indonesia and to find out the factors that affect the views of PAUD IT Al Ihsan Banjarmasin teachers.

This research uses a qualitative approach with the type of field research. The research informants amounted to 12 teachers of PAUD IT AL Ihsan Banjarmasin. Data was obtained through interviews. Then it is analyzed through data reduction, editing, and drawing conclusions.

The results of the study show that teachers have a good view of Islamic banking because it is considered in accordance with Islamic principles and avoids usury. However, the use of Islamic banks is not complete because there are still issues of ease of access, service networks, and habit factors. Factors that affect the teacher's view include religious beliefs, the environment, and followed by the quality of service.