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**INTRALINGUAL UNDERSTANDING OF POPULAR SCIENTIFIC WORDS  
ABOUT SHARIA ECONOMICS**

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**Abstract:**

*The terms that arise regarding the Sharia economy are common in the community, especially in Aceh Province where this area is known as the Veranda of Mecca city. With the rapid development of Sharia understanding, a qualified understanding is needed by the community regarding terms related to the Islamic economy. The solution that can be offered is strengthening community understanding regarding the intralingual translation of Sharia terms. This research was a descriptive-qualitative research. The data was compiled from test results in the form of intralingual translation regarding 10 sharia terms to 91 purposive selected early semester students of the economics faculty from May 15 to June 12 in 2023 at Samudra University which was carried out online with the help of Google forms and distributed via the WhatsApp application. The research data that had been analyzed will be translated which could be classified as a good translation or not. The results of the research that obtained the majority of correct answer ranges regarding the understanding of Sharia terms. This underlies that the term sharia for students in Aceh is well understood so that the development of the sharia system can be in harmony with the insights of the people.*

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**Kata kunci:**

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**Abstrak:**

Istilah-istilah yang muncul terkait ekonomi syariah sudah tersiar secara umum di masyarakat, khususnya di Provinsi Aceh yang dikenal dengan sebutan kota Serambi Mekkah. Dengan perkembangan pemahaman syariah secara cepat, diperlukan pemahaman yang mumpuni oleh masyarakat mengenai istilah-istilah yang berkaitan dengan ekonomi syariah. Solusi yang dapat ditawarkan adalah memperkuat pemahaman masyarakat terkait terjemahan istilah-istilah syariah secara intralingual. Penerjemahan istilah-istilah syariah secara intralingual oleh masyarakat merupakan pemahaman masyarakat berkenaan dengan kemampuan untuk dapat menjelaskan kembali atau memperjelas dengan rangkaian kata atau menurut literatur dalam kamus yang telah diterima dan disepakati secara umum. Penelitian ini merupakan penelitian deskriptif-kualitatif. Data tersebut dikumpulkan dari hasil tes berupa terjemahan intralingual mengenai 10 istilah syariah kepada 91 mahasiswa semester awal fakultas ekonomi terpilih secara *purposive* dari tanggal 15 Mei hingga 12 Juni tahun 2023 di Universitas Samudra yang dilakukan secara online dengan bantuan Google form dan didistribusikan melalui aplikasi WhatsApp. Data penelitian yang telah dianalisis diterjemahkan untuk diklasifikasikan sebagai terjemahan yang baik atau tidak. Hasil penelitian diperoleh bahwa jawaban mengenai pengertian istilah-istilah syariah adalah baik. Hal ini mendasari bahwa istilah syariah bagi





mahasiswa di Aceh dapat dipahami dengan baik agar pengembangan sistem syariah dapat selaras dengan wawasan masyarakat di Aceh.

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## INTRODUCTION

The future in the rapid development of the sharia economic system in Indonesia has a strong foundation where the population is a majority of adherents of Islam (Asmadi, et al., 2023). Sharia encompasses all of the Islamic religion's laws and regulations governing the relationship between humans (muamalah) and Allah (worship) (Aisyah & Marwantika, 2023). Likewise, sharia can be defined as an Islamic religious norm which covers all aspects from a practical and doctrinal perspective as a human guide such as buying and selling arrangements, marriage, worship, even state administration which means including in economic or banking matters (Muhaimin, 2015). Sharia or Islamic law has become a discussion in foreign countries, including in matters relating to politics. For westerners, sharia is considered equal for all Muslims, even though sharia itself is a variation that occurs due to the interpretation of the Qur'an which is different from the process that involves interpretation techniques, judgments, knowledge and even doctrinal studies (Possamai et al., 2017).

Sharia literally means “the road to water” and then Muslims consider this term to have a meaning like “the way to Allah” which has a deeper meaning in the form of “The journey chosen by followers of Islam in the final destination so that God is pleased” which always used at all times and all aspects of both worship and government systems (Hoewe et al., 2014). The growth of sharia which is increasingly supported by the public has created a polemic that is

feared in the form of threatened religious tolerance and fear of a revival of Islamic politics in a predominantly Islamic country, namely Indonesia, by activists, intellectuals and politicians (Dzutsati & Warner, 2021).

In Indonesia, the spread of sharia regulations occurred in 1998 which was marked by the end of the new order into a democratic system but until now sharia regulations relating to knowledge and skills for Islamic law were limited to the local context including what happened in Aceh Province. According to the 2010 census, data found that 98.2% of the population in Aceh are adherents of Islam according to the name of this area, namely Veranda of Mecca. Sharia law can be related to all areas related to different ways of life, including matters of dress, family relations, marriage and even finances where this phenomenon did not inspire national law (Buehler & Muhtada, 2016; Pisani & Buehler, 2016). In terms of the economy, sharia is also involved in market issues and is different from conventional markets because sharia finance does not allow investment in the gambling industry, nuclear power, alcohol, rearms, and military weapons. Then, the Islamic market plays with a small capitalization scale of shares which is inversely proportional to the conventional market which leads to shares with medium capitalization (Gupta et al., 2014). In the beginning, in Indonesia it was more dominated by the application of Shari'a fiqh but in the course of time, Islamic law in Indonesia was basically born as a result of assimilation between local Indonesian content and normative Islamic law where it



is known that there are four Islamic laws that have developed in Indonesia such as the fatwa of scholars, fiqh, laws and court decisions (Nurhayati, 2018).

Islamic economics is a treasury of terminology that has a sharia background and refers to the Koran as a holy book where minimal effort is made to become an alternative to the western economic paradigm but the goals of Islamic economics have a clear basis as an ideal standard for adherents of Islam to rise in the postcolonial era (Kilincoglu, 2017). Islamic sharia law is approved as relevant to global circumstances so that activities such as the prohibition of usury (*riba*) or speculative behavior are good things for the modern economic and financial system so that Muslims need to face the challenge of understanding terms and carrying out Islamic ethics and values according to the perspective of life of a believer (Soemitra, 2021). Based on Ridwan & Mayapada (2022), the discussion of sharia does not always only impress on matters of religious ritual but also includes legal, political, social, business and economic matters which must comply with the demands of the Qur'an and hadith. Sharia law does not limit religious and non-religious activities so that sharia governance is needed from various fields with different disciplines to obtain legal experts who oversee the implementation of sharia in accordance with the truth. Therefore, it is necessary to have a good understanding of the function and interlingual translation of sharia terms by the entire community

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In previous studies, it was found that understanding regarding Islamic or sharia economics is very monotonous on the topic of sharia finance that is developing throughout the world and is a phenomenon that should be handled, including at universities where intellectuals are born as extensions of society in producing knowledge that is beneficial to the people. This sharia understanding should be developed in a more varied way, such as discussions regarding culinary, fashion, tourism and even the hotel business (Khairunnisa & Sari, 2022). Even though there are many topics that can be raised regarding Islamic or sharia economics,



discussion of Islamic banking is still very widespread where terms related to this matter must also be explored further by Indonesian people, especially in Aceh Province as implementers of the Islamic sharia system in the region as well as the banks that operate are dominated by sharia banks. The hypothesis that can occur is that the rapid development and growth of Islamic banks in Aceh Province is impromptu and fast-paced, not accompanied by qualified learning as a basis for customer insights, including about popular sharia terms.

In the Sharia economy, the main concept is profit sharing as a substitute for an interesting system, which is different from the capitalist economic system, which is not only limited by monetary and fiscal policies but the government is also involved in the formation of ethics and morals in order to achieve a market mechanism that can prosper society. Understanding of Islamic law or sharia is the belief in one's heart to be able to understand the material of objects with patterns of regulation of human activities related to fellow human beings, inanimate objects, the environment, other living things and the one God which is based on morals, aqidah and worship (Daud & Intan, 2020).

The rapid development of sharia in Indonesia is marked by the spread of sharia banks as a solution for Muslims who do not save in conventional banks. The gateway to Islamic banking was started in 1991 by Bank Muamalat and started its operational activities in May 1992 which then initiated other conventional banks to open Islamic branches or convert as a whole into Islamic banks according to the direction of Law no. 21 of 2008 and Bank Indonesia regulation number 11/10/pb/2009 where until now there has been rapid development of

increasing units and the number of Islamic bank customers. The main characteristics that must be owned by an Islamic bank are recognition of unrestricted investment account holders, the existence of a profit and loss sharing system and a Sharia supervisory board. A solution is needed in the form of management of commissioners, directors and sharia supervisory board with the principles of sharia law and good corporate governance to improve the performance of sharia-based banks so that they are effective and efficient (Hanafi, et al., 2021; Muhammad et al., 2021; Safitri et al., 2021). This is in accordance with Aminy et al. (2021) who concludes that research on Islamic economics is still within the scope of "Islamic banks" in Indonesia. So that research on the understanding of sharia terms must be emphasized on the topic of Islamic banking which is an urgent matter to be carried out so that clear results are found in the development of this knowledge for students specifically and society in general.

The development of knowledge about Islamic economics in a state that is being loved by the community. The terms that arise regarding the Islamic economy are common in the community, especially in Aceh Province where this area is known as the Veranda of Mecca city which implements an Islamic economic system so that Islamic banks are the dominant banks among customers. The rapid development regarding the understanding of the sharia context by the community, including in Aceh Province, as described by Hudayati et al. (2023) that the public is aware of the existence of Islamic banks as an option that is different from conventional banks where Islamic banks are spreading rapidly in the global era but there are weaknesses regarding mechanisms related to



governance for changes in shareholder value. According to Abubakar (2022) people who are interested in a bank with an image without usury do not only come from Muslim customers but also come from non-Muslims. This shows that the role of implementing sharia aspects in economic matters, especially regarding banking, has begun to be trusted and has become an option for customers who wish to implement an Islamic economic system to store and manage the funds. This was also mentioned by Hamzah et al. (2022) regarding the reasons for Islamic bank customers in Muslim minority areas due to product quality, customer psychology, access and socio-culture where the application of Islamic principles to the management of Islamic banks has attracted their interest and trust.

Intralingual in translating according to needs such as transcription of documents by rewriting documents with the aim of simplifying terms and clarifying the ambiguity of the original document. This type of translation has main parameters such as knowledge, time, space and culture. In this modern era, intralingual translation does not only cover literary works but is also used in other disciplines such as medicine, law and economics (Bakkal, 2019; Boukhemia, 2023). Therefore, the term part about sharia for areas with a Muslim majority must be learned and understood by Muslims as part of worship to learn sharia from religious teachings.

Intralingual is included in the type of translation put forward by Jakobson's with another designation is 'rewording' where in this translation process there are rephrasing activities in the same language as retranslating old texts to adapt culturally and linguistics that develop when translation takes place with reference to

synonyms or unilingual dictionary definitions (Karas, 2016). In Bania et al. (2023), the following is an example of an intralingual translation from the same language, namely Indonesian, both as a source language and as a target language, which is guided by the Big Indonesian Dictionary, such as the word "Kursi" (Chair in English) which is interpreted as "Tempat duduk yang berkaki dan bersandaran" (A seat with legs and backs in English). Therefore, in carrying out intralingual translation, it is necessary to have proficiency in understanding the same language in depth in order to be able to rearrange, explain, or clarify a text.

In another statement, Intralingual for foreign language learners from Indonesian students is the result of activation that occurs twice (double) between the two systems, namely the source language and the target language in the cognitive domain of foreign language learners, especially English outside of their main concern in producing the structure of the target language where most of the errors from the transfer Intralingualism originally came from omission (Aziz et al., 2020). This is in accordance with the explanation stated earlier if the translator does not translate a text into the same mother tongue as the language used in everyday life but instead translates a foreign language by explaining it again using the same foreign language.

Translating terms about economics requires translators to have expertise and knowledge about economics, finance and accounting in an accurate and acceptable manner (Basma, 2021). Therefore, intralingual translation with respect to sharia terms is translation by translators who translate economics accurately and acceptably in the same source and target languages or define in one language



With the rapid development of sharia understanding, a qualified understanding is needed by the community regarding terms related to the Islamic economy. The solution that can be offered is strengthening community understanding regarding intralingual translation of sharia terms. Intralingual translation itself can be defined as translating from a language to the same language, namely the language itself by explaining or clarifying terms from the context you want to translate (Bania et al., 2023). So that the intralingual translation of sharia terms by the community is people's understanding of sharia terms to be able to re-explain or clarify with a series of words or according to the literature in the dictionary which has been generally accepted and agreed upon.

## RESEARCH METHODOLOGY

This research was a descriptive-qualitative research. In accordance with Marliana & Fachruddin (2020), this type of research could be carried out by carrying out methods such as compiling and classifying, analyzing and translating data.

Therefore, the data was compiled from test results in the form of intralingual translation regarding 10 sharia terms to 91 purposive selected early semester students of the economics faculty from May 15 to June 12 in 2023 at Samudra University which was carried out online with the help of google forms and distributed via the WhatsApp application. The use of technology in this case is also related to the influence of attitude after the Covid-19 period (Komala et al., 2023). Then, Hanifah (2018) the test method used in the field of sharia as part of Islamic science was communication to share information contained in the Qur'an or other Islamic books by translating to determine the results of the translation by trial and error in order to gain understanding. Therefore, the next effort was to classify questions related to the term Sharia or Islamic economics to be inputted into the test based on appropriate references. The reference used in the study as a guideline for intralingual translation for understanding the terms sharia or Islamic economics was the statement in Arif (2018) as follows:

**Table 1. Guidelines for Intralingual Test of Sharia Terms**

No	The Term of Sharia	Intralingual Grid
1	Ajran (ujrah)	The price or benefit of the lease
2	Akad	Bonds or promises regarding consent granted in accordance with sharia regarding buying and selling from one party to another
3	Batil	False or Invalid
4	Dain	Is a debt where money or something of value is lent to the debtor according to a mutual agreement and there is an obligation to pay off
5	Ihtikar	Hoarding or monopoly
6	Maisir	Something that has an element of gambling.
7	Murabahah	Contract of sale and purchase of certain goods, in which the seller mentions the purchase price of the goods to the buyer.





		Then he requires a certain amount of profit. The payment system is based on the due date of payment
8	Profit-sharing system	A system that is organized in the implementation of the distribution of business results between investors and managers, including between banks and customers
9	Risywah	A bribe is a gift given to a person/entity to cancel something that is right (true) or justify something false.
10	Sharf	Currency exchange for other currencies. If the currency exchange is of the same type, then buying and selling cannot be carried out or the total exchange value must be the same.

Source: Arif, 2018

After the test results of the terms that followed the above grid guidelines, the analysis process was carried out by following the parameters of Nababan et al. (2012) where the quality of translation including intralingual must be accurate, acceptable, and easily readable by the target readers. In the end, the research data that had been analyzed will be translated which could be classified as a good translation or not which was presented according to Rijali

(2018) that after integrating the data from the results of the analysis then the data was reduced to conclude, sort and categorize the data until the data was processed in the form of sketches, synopsis, graph, chart or matrix.

## RESULT AND DISCUSSION

The following are the results of the study after 91 students as a purposive sampling were given an interlingual translation test with respect to Sharia terms:

**Table 2. Intralingual Translation Test Results**

No.	The Term of Sharia	Correct Intralingual Translation	Wrong Intralingual Translation
1	Ajran (ujrah)	52 Students	39 Students
2	Akad	91 Students	0 Student
3	Batil	91 Students	0 Student
4	Dain	48 Students	43 Students
5	Ihtikar	50 Students	41 Students
6	Maisir	91 Students	0 Student
7	Murabahah	88 Students	3 Students
8	Profit-sharing system	90 Students	1 Student
9	Risywah	47 Students	44 Students
10	Sharf	88 Students	3 Students

Source: Data Processing, 2023

The findings from the data analysis in Table 2 obtained the ability to translate intralingual to Sharia terms, that the correct answers for each term were obtained by more students than by wrong answers. There are three terms that obtained 100% correct translation results from 91 students

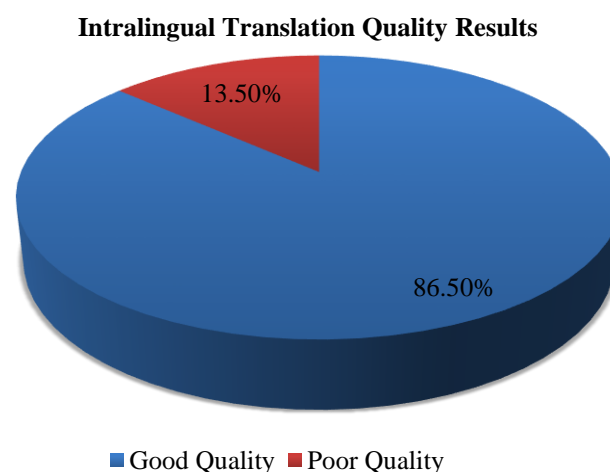
such as Akad, Batil, and Maisir. Likewise, for the term of Profit-sharing system, there is only one student who answered incorrectly, or 1% while 90 students succeeded in translating properly, or 99%. For the ajran (ujrah) term, it was found that 52 students translated intralingual well, or



57% while those who translated incorrectly were 39 students, or 43%. For the term of Dain, there are 48 students or 53% who answered correctly while 43 or 47% of students answered incorrectly. Then, for the term of Ihtikar, there are 50 students or 55% who answered correctly while 41 students or 45% of students answered incorrectly. In the term of Murabahah, there are 88 students or 97% who translate correctly while the others or 3% answer incorrectly. Next is Risywah, there are 47 students or 52% who translate the intralingual correctly while the other 44 students or 48% translate the intralingual incorrectly. The last term is Sharf where 88 students or 97% of the respondents managed to answer correctly while 3 students or 3% of the others only got bad results. The last term is Sharf where 88 students or 97% of the respondents managed to answer correctly while 3 students or 3% of the others only got bad results..In general, regarding intralingual translation, in the previous translation by elementary school children, the terms found in the environment also obtained the majority of correct answers, where participants could re-explain or clarify a term in the same language, namely

Indonesian (Bania et al., 2023). The results of the research that obtained the majority of correct answer ranges regarding the understanding of Sharia terms were in accordance with previous research even with respondents who came from primitive tribes regarding the understanding of the religion of Islam who obtained a majority range of 76% -100% on a Likert scale even though the respondents had limitations to study Islam (Harmi, 2022). Likewise, the translation of Sharia terms in Saudi contracts according to Alhomoud (2022) found that the language for Sharia texts is a language that contains lexical, metaphorical, and original concepts from Al-Qur'an sources and the teachings of the Prophet Muhammad and is related to classical Arabic culture where it is very different from the legal component of English as an international language.

The following is a comparison of the percentage of intralingual translations with good translation quality and poor translation quality where the references in determining the quality of this translation are accuracy, acceptability, and readability. As follows:



**Diagram 1.**  
 Percentage of Test Results  
 Source: Data Processing, 2023

In the diagram above, it is found that students' understanding of Sharia terms is dominantly good where the resulting intralingual translation results are accurate, acceptable and readability in accordance with the terms grid as a guide for measurement where the level of student understanding is 86.5% while the rest has a significant level of understanding students towards sharia terms only amounted to 13.5% for poor results because they did not meet the level of accuracy, acceptability and readability because they did not correspond to the answer grid. In previous research, regarding the concepts and procedures of how to paraphrase and translate intralingually with high-level metacognitive skills through planning, self-monitoring and self-revision. Planning and self-revision can only be done by professionals, while self-monitoring is not tied to professional translators (Whyatt & Naranowicz, 2019). Whereas in this study measuring students' understanding of Sharia terms is related to the quality of translation. Then, the relationship between translation and sharia influenced the criminal law that developed during the Ottoman era in Turkey where the definition of Islamic law with the classification of crimes and punishments in the Ottoman Penal Code of 1858 was replaced with the French Penal Code of 1810 which marked the introduction of the secular system at that time (Oner & Karadag, 2016). In the case of sharia law interpretation, the meaning of translation is heavily influenced by the ideology and identity of the speakers who can directly help to find the purpose and message of the translation through a study of style and genre based on register (Habiburrahim et al., 2020)

While the research conducted by the current researcher re-explains students' understanding of the term sharia due to the re-development of the Islamic legal system globally. In Fitaloka et al., (2022) regarding the understanding of Sharia financial accounting standard statements, it was found the overall average for each indicator of students' level of understanding shows that the interval average category is Low or in percentage the average index is Don't Understand regarding students' understanding of PSAK No. 101 concerning Sharia Financial Reports.. In line with previous research, the current research is trying to find understanding by students of the Faculty of Economics related to understanding the term sharia based on intralingual translation skills.

## CONCLUSION

The conclusion obtained is that the majority of students can translate intralingually the terms listed on the test well. This underlies that the term sharia for students in Aceh is well understood so that the development of the sharia system can be in harmony with the insights of the people in this area, especially in education at the Faculty of Economics. The success of research participants in having the ability to understand sharia terms in accordance with Law of the Republic of Indonesia Number 22 of 2003, Chapter 2 Article 3 where the community has the skills needed to realize the learning process in order to develop their own potential (Yantantri & Abubakar, 2023). In the future, more in-depth research is needed on the relationship between understanding and the implementation of sharia for Muslims in Aceh.



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