

REALITY OF SHARIA BANKING SYSTEM (STUDY OF ISLAMIC ECONOMIC DEVELOPMENT IN INDONESIA)

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Abstract

A discussion of Islamic economics has previously been introduced in the fields of science and society. In the midst of numerous traditional social and economic systems based on secular materialism, Islamic economics is a reality that continues to demonstrate its excellence. Islamic economics is likewise a scientific reality that consistently distinguishes itself from social science constellations founded on atheism and even secularism. Islamic economics is a new force within these two streams that is developing into a mature, independent system and discourse in scientific thinking. Its existence is a culmination of long-lasting intellectual attempts in the history of the Muslims as well as a reaction to the inequity of the contemporary socio-economic system.

Keywords: *Sharia Banking System, Islamic Economics, and Development of Indonesian Islamic Economy*

Abstrak

Pembahasan tentang ekonomi Islam sebelumnya telah diperkenalkan dalam bidang ilmu pengetahuan dan kemasyarakatan. Di tengah berbagai sistem sosial dan ekonomi tradisional yang berlandaskan materialisme sekular, ekonomi Islam merupakan realitas yang terus menunjukkan keunggulannya. Ekonomi Islam juga merupakan realitas ilmiah yang secara konsisten membedakan dirinya dari konstelasi ilmu sosial yang didasarkan pada ateisme dan bahkan sekularisme. Ekonomi Islam merupakan kekuatan baru dalam dua aliran tersebut yang

berkembang menjadi sistem dan diskursus yang matang dan mandiri dalam pemikiran ilmiah. Keberadaannya merupakan puncak upaya intelektual yang bertahan lama dalam sejarah umat Islam sekaligus sebagai reaksi atas ketimpangan sistem sosial-ekonomi kontemporer.

Kata kunci: *Sistem Perbankan Syariah, Ekonomi Islam, dan Perkembangan Ekonomi Islam Indonesia*

Introduction

Allah SWT sent down an examination of the economics specific to the Arab region before the Europeans collected theories about it. More intriguingly, the economic analysis was conducted for the entire world, not just the state of the Arab nation at the moment. Therefore, this is essentially advice from Allah SWT, God, who is aware of the core components and meaning of everything.

In Indonesia, there is currently a lot of discussion about the Islamic Economic System, or Sharia. In order to destroy the capitalist economic system, many individuals are pleading with the Indonesian government to rapidly adopt the Islamic economic system in the country. A discussion of Islamic economics has previously been introduced in the fields of science and society (Thian, 2021; Wahyudi et al., 2022). Islamic economics is a reality that keeps demonstrating its perfection in a variety of secular materialism-based traditional social and economic systems (Syarif, 2019). Among the constellations of social sciences founded on secularism and even atheism, Islamic economics is likewise a scientific reality that consistently demonstrates its identity.

Islamic economics is a new force within these two streams that is developing into a mature, independent system and discourse in scientific thinking (Aravik, et.al, 2021). Its presence is a culmination of long-lasting intellectual endeavours in Muslim history, as well as a reaction to the inequity of the contemporary socio-economic system. It has been demonstrated that Islamic economics, as an economic system, may lead humanity to *Falah* (real prosperity), (Adam, 2022). All economic systems, even those that have been forgotten by history and those that are currently enjoying success, do indeed seek to bring prosperity to their believers.

Modern capitalists will benefit the most if this welfare results in a significant rise in per capita income. High per capita income is not the only important factor that

defines well-being, though. In the context of Islam, the term "*al Falah*" relates to the idea of the individual man in Islam (Mardani, 2015). (Rosyadi & Basri, 2020) stated in Islam, a person's spirituality is what makes them who they are. Because the spirit is the true nature of man, all activities in the world, including economic ones, are focused on addressing spiritual needs as well as physical ones.

The traditional economic definition of welfare is so constrained and sterile that it ignores the spiritual side of life. Economic development patterns and procedures prioritize hedonistic physical consumption, per capita income growth, and product production without taking into account the adverse effects on other people's lives. Many times, it is against human nature to produce and market goods and services; however, for business and economic reasons, these goods and services are still produced and supplied in the market, leading to economic and cultural colonization as well as eroding the morality of the nation and state (Mustaqim, 2019). These are the major accidents and calamities throughout the history of mankind, as the Qur'an tells them:

﴿وَيْلٌ يَوْمَئِذٍ لِلْمُكَذِّبِينَ﴾ ﴿وَإِذَا قِيلَ لَهُمْ ارْكَعُوا لَا يَرْكَعُونَ﴾ ﴿وَيْلٌ يَوْمَئِذٍ لِلْمُكَذِّبِينَ﴾
(Q.S. Al-Mursalat 47-50) ﴿فَبِأَيِّ حَدِيثٍ بَعْدَهُ يُؤْمِنُونَ﴾

47. Woe, that Day, to the deniers
48. And when it is said to them, "Bow [in prayer]," they do not bow.
49. Woe, that Day, to the deniers.
50. Then in what statement after the Qur'an will they believe?

The development of Sharia-based economic philosophy does not preclude knowledge of or analysis of the modern economic system; rather, it aims to analyze and correct it dialectically in accordance with Islamic economic principles and ethics. (Prasetyo, 2018) explained Islamic economics vehemently opposes interest institutions, the backbone of the modern economic system, because they are incompatible with Sharia ideals. Realizing economic stability, which is based on a number of presumptions that are the outcome of economic analysis, will always be a concern for Islamic economics. Islamic economics, which previously had a significant impact on the global economy, developed in response to Islamic perfection requirements rather than the

capitalism or socialist economic systems, which have numerous flaws and inequities. A thorough embracing of Islam is required as Islam demands Muslims.

Into actualize Islam in all aspects of life. In economic life, Muslims have their own economic system, the outlines of which have been fully described in the Al-Qur'an and As-Sunnah. It is not possible for a Muslim to pray five times a day, while he consumes alcohol, uses drugs, gambles, and is carried away in pure speculation. Likewise, it is not possible for a Muslim to carry out financial transactions that contain Mayshir, Ghoror, Riba, or vanity. And anything that endangers himself or others. (Q.S. Al-Baqoroh 85).

﴿ثُمَّ أَنْتُمْ هَؤُلَاءِ تَقْتُلُونَ أَنْفُسَكُمْ وَتُخْرِجُونَ فَرِيقًا مِّنْ دِينِهِمْ تَظْهَرُونَ عَلَيْهِم بِالْإِثْمِ وَالْعُدْوَنِ وَإِن يَأْتِيَنَّكُمْ أَسْرَىٰ تُفْدُوهُمْ وَهُوَ مُحَرَّمٌ عَلَيْكُمْ إِخْرَاجُهُمْ أَفَتُؤْمِنُونَ بِبَعْضِ الْكِتَابِ وَتَكْفُرُونَ بِبَعْضٍ فَمَا جَزَاءُ مَن يَفْعَلُ ذَلِكَ مِنْكُمْ إِلَّا خِزْيٌ فِي الْحَيَاةِ الدُّنْيَا وَيَوْمَ الْقِيَمَةِ يُرَدُّونَ إِلَىٰ أَشَدِّ الْعَذَابِ وَمَا اللَّهُ بِغَفِيلٍ عَمَّا تَعْمَلُونَ﴾

85. Then, you are those [same ones who are] killing one another and evicting a party of your people from their homes, cooperating against them in sin and aggression. And if they come to you as captives, you ransom them, although their eviction was forbidden to you. So, do you believe in part of the Scripture and disbelieve in part? Then what is the recompense for those who do that among you except disgrace in worldly life; and on the Day of Resurrection, they will be sent back to the severest of punishment. And Allah is not unaware of what you do. (Q.S. Al-Baqoroh 85).

Every Muslim is required to follow these signals; therefore, the formation of Islamic economics is more of an acknowledgment of Islam's inherent universality. It's just that awareness of applying Islamic law in a *kaffah*-style fashion has only recently begun to spread after several decades. Because of this, Islamic economic development has only recently started to accelerate, particularly in the fields of banking, education, and other Islamic financial organizations (Fahlefi, 2016).

It is crucial that everyone, especially those involved in the fields of science, education, politics, and government, as well as those who work in the financial and real sectors of the economy, collaborate with academics, Islamic organizations, and the general public to gain a deeper understanding of the economy. Islam is a social structure as well as a body of knowledge, as evidenced through daily *muamalah*. It's time to put

an end to negative stereotypes that never reflect the truth about Islam and all of its teachings. The moment has arrived to study the Islamic economic system in more depth and apply it to economic life, both in terms of the economic growth of society and the country as well as solutions to the global crisis that is currently being experienced. At the same time, they will also feel how justice in the Islamic system is fully felt. How not, Isn't Islam a mercy for the whole universe?

Method Research

This type of research, according to Best, as quoted by Sukardi, is a research method that seeks to describe and interpret objects according to what they are (Sukardi, 2011). While the approach in this study is a descriptive one that uses the literature study method as the completion methodology, The object of the case research is the reality of the banking system in Indonesia.

The existence of components of kindness and truth serves as the theoretical foundation of Islamic economics. The *Quran*, the *Sunnah*, and Allah are the only sources of absolute truth, whereas natural phenomena are the source of relative truth in the Islamic perspective on truth and virtue. From the explanation above, it seems that Islam, with its Sharia laws as well as ethical principles and moral teachings, has a firm conceptual foundation in the area of economics as a whole and aids Muslims' attempt to pursue objectives, or *Falah*. The issue, in my opinion, arises from the fact that the re-actualization of the fundamental concepts contained therein tends to be weak and necessitates further implementation stages, specifically efforts to harmonize with other conventional economic concepts to the extent that the concepts accommodated from outside the Islamic concept have value harmony and provide adequate carrying capacity.

Islamic economics appears to be significantly more adaptable in adapting to the dynamics of societal growth thanks to a thorough pattern of fusing religious values into socio-economic interactions. Thus, it is hoped that disagreements over other economic systems that are temporarily exalted as a fixed and definitive economic system will be able to be bridged by the ethical and thorough foundation for the laws included in Islamic economics.

Result And Discussion

1. Global Economic Crisis

The financial crisis that hit the United States (US), which is still ongoing today, continues to shake the global economy. The trauma of the 1929 economic crisis, commonly called the Great Depression, has returned to haunt "Uncle Sam's Country.". The US financial crisis very quickly transformed into a global crisis. The US needed about 3 years to recover its economic condition since the 1929 Great Depression crisis, which made 25% of its people unemployed. Now, it seems as if the crisis is repeating itself. Many of the stocks that became icons on Wall Street were destroyed. The effects of the US economic crisis have spread to countries in Europe and Asia, including Indonesia (Ahyani & Slamet, 2021).

Large companies went bankrupt, and international banks and governments in various countries disbursed large amounts of funds to dampen the shocks of the crisis. The crisis demonstrated the fragility of the capitalist economic system adopted by the majority of countries in the world. This economic system has evolved into an economy dominated by the monetary sector, where fiat money, functional reserve requirements, and interest are the main pillars (Adam, 2022). These sectors have succeeded in creating transactions, namely portfolio-based transactions. It is this factor that can give rise to the bubble economy, the main cause of the current global financial crisis. The economic crisis that occurred in Indonesia was inseparable from the financial crisis that occurred in the United States, which had an impact on the economies of several countries, including Indonesia (Mahargiyantie, 2020). The economic crisis that hit several countries in the world was clearly very detrimental and disrupted the economic stability of several countries, including Indonesia.

2. Islamic Economics as a Solution

a. Advantages of Islamic Economics

Islamic economics, which has an orientation toward worldly and heavenly life, exists as an alternative to the conventional economic system, which is considered to be less robust in fortifying the world economy. It is hoped that the Islamic economic

system can play an important role in maintaining the economic stability of a country and nation-building, especially in Indonesia. 'Conventional Economics' began to emerge when Islamic economics began to develop (Soemitra, 2020). Previously, we used to call the word conventional Economics' simply the word economy. Here are the basic differences between Islamic economics and conventional economics:

- 1) In conventional economics, there is a problem of scarcity. Whereas in Islamic economics, there is no scarcity because Allah made everything in this world of the right size (Q.S Qamar: 49).

﴿إِنَّا كُلَّ شَيْءٍ خَلَقْنَاهُ بِقَدَرٍ﴾

49. Indeed, all things We created with predestination. (Q.S Qamar: 49)

- 2) In conventional economics, there are no elements of values and norms, so conflicts and fraud often occur during implementation. In contrast to the Islamic economy, which emphasizes a fair, honest, and responsible attitude.
- 3) Conventional economics rests on materialism and secularism. Meanwhile, Islamic economics is based on the *Al-Quran*, *As-Sunnah*, and the studies of the scholars.
- 4) Islamic economics benefits all parties, including small communities. Whereas conventional economics only benefits certain parties.

b. The Role of Islamic Economics in Indonesia

Indonesia is a developing country with an economic growth rate of 6.5%. However, the record numbers on paper are far from the reality on the ground. With a population of 259,940,857 people, Indonesia still has 12.8 million unemployed people with a per capita income of US\$3,542.9, which is still relatively low (Santi, 2019). This is, of course, a quite sad phenomenon considering that Indonesia is a country rich in abundant natural resources and sufficiently qualified human resources. The Islamic economy, which has started to develop in Indonesia since 1992, is expected to play an important role in solving problems that have so far not been resolved.

The following are the roles of the Islamic economy that can be used as potential so that Indonesia can become a developed country.

a. Zakat

Zakat as one of the pillars of Islam, is a strategic instrument of the Islamic economic system that can make a major contribution to addressing the problem of poverty and other social problems (Hafidhuddin, 2002), because *zakat* in the view of Islam, is "the rights of the poor stored in the wealth of the rich".

Ridlo, (2014) explained zakat is not only understood narrowly because it is only paid once a year during the month of Ramadan through the payment of zakat *fitriah*, but the scope of zakat is very broad (Wibisono, 2015). In addition to zakat *fitriah*, a Muslim who has entered the '*muzzaki*' category and whose wealth has reached the '*nishab*' (the minimum amount that must be fulfilled before issuing zakat is 85 grams of gold) and must be paid every year is also obliged to pay zakat *maal* (zakat of wealth).

Technically, the collection and distribution of zakat will be very effective if they are carried out by an institution that has authorization and coercive power in a government. Part of the competent government institution to collect zakat, namely the Amil Zakat Agency. This is as explained by Allah SWT in His word in Surat At-Taubah (9) verse 103:

﴿خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ﴾

103. Take, [O, Muhammad], from their wealth a charity by which you purify them and cause them increase, and invoke [Allah 's blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing. (Q.S At-Taubah:103)

The instruments of *zakat*, *infaq*, *sodaqoh*, and so on are icons of instruments that can prosper the less fortunate. The potential for zakat in Indonesia reaches Rp. 100 trillion. From these funds, this nation can build hundreds of schools and dozens of hospitals. In addition, this instrument is to answer the mandate of Pancasila and the 1945 Constitution, namely to create a just and prosperous society (redistribution with growth).

b. Application of honest, fair, and responsible concepts.

This concept is a condition that must be fulfilled when carrying out economic activities. Economic instruments such as pawning, leasing, and trading must highlight this concept. The application of this concept is intended to ensure that no one is harmed in economic activities and benefits all parties involved so that various kinds of fraud will not occur, which can lead to social conflict.

c. Prohibition of usury

Prohibition of usury by making a profit-loss sharing system with *mudharabah* and *musyarakah* instruments as a credit system along with interest instruments (Q.S. Al-Baqarah: 275).

﴿الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ
ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ
مِّن رَّبِّهِ فَآنتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَٰئِكَ أَصْحَابُ النَّارِ هُمْ
فِيهَا خَالِدُونَ﴾

275. Those who consume interest cannot stand [on the Day of Resurrection] except as one stands who is being beaten by Satan into insanity. That is because they say, "Trade is [just] like interest." But Allah has permitted trade and has forbidden interest. So whoever has received an admonition from his Lord and desists may have what is past, and his affair rests with Allah. But whoever returns to [dealing in interest or usury] - those are the companions of the Fire; they will abide eternally therein. (Q.S. Al-Baqarah: 275)

Economic and social activity suffer from bank interest. In terms of the economy, bank interest will have a number of effects, including the appearance of economic growth and a decline in overall performance (Aravik, et.al., 2021, Yahya & Agunggunanto, 2011; Suadi & Hum, 2020). From a social standpoint, it will put a high (chaos) financial load on the neighbourhood. It is anticipated that progress and economic growth will continue to rise with the outlawing of usury. These three ideas

represent how Islamic economics can help the country tackle its challenges, which have not yet been solved.

3. Why does Islamic Economics need to be Implemented?

The role of Islamic economics in Indonesian economic regulation has considerable influence. Islamic economics needs to be implemented and its existence increased because of its extraordinary benefits in overcoming national problems compared to implementing a conventional economic system, which actually ensnares and burdens the community, especially the "little people". The following is an answer to why it is necessary to implement Islamic economics in Indonesia:

- a. The majority of Indonesian people are Muslims, with a percentage of 85%. So, naturally, Islamic economics is applied to the Indonesian economic system.
- b. Islamic economics is universal, meaning that it is not only intended for Muslims but for all mankind (*rahmatan lil alamin*).
- c. Many people have used or implemented the Islamic economic system, especially Islamic banking.
- d. The community has directly benefited from the implementation of the Islamic economic system, both individually and socially.

It is feasible that the issues that have thus far imprisoned Indonesia will be solved if these opportunities are taken seriously and appropriately. Islamic economics can be stated to be superior and better able to address global difficulties that are more prone to crises than traditional economics (Suadi & SH, 2019), according to logic, premise, and principles (Purwanto, 2023; Nuswantoro et al., 2023). It is hoped that in the future, the Islamic economy will contribute to the country's economic recovery by becoming a true Sharia economy rather than just a source of goods.

Conclusion

Islam is a system that was revealed to all humanity by Allah SWT to organize every aspect of their life in all of space and time, and this is where Islamic economic philosophy originated. Islamic economics can be used as a substitute option to mitigate the effects of the world crisis because conventional economics is no longer sufficient to

address all issues brought on by the crisis. In order to save the national economy, the government must consider the Sharia economy. In this regard, it is necessary to revive the National Economic Council (DEN) by bringing in specialists in sharia economics. In addition, Indonesia has so far established a dual system, namely the conventional and the Sharia economic systems, notably those relating to banking and financial institutions. The Sharia economy in Indonesia has demonstrated its durability in times of crisis. Thus, the country will be much more stable and, of course, much more just with the implementation of the Islamic economic system in the global economic crisis that hit the world economy. A liberal economic system has been shown to be harmful and dangerous in many different places of the world. Thus, it can be guaranteed that the Islamic economic system is a remedy for the global economic crisis, an effective medicine, and the finest remedy for the failure of a liberal economy for just and equitable welfare.

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