

**IMPLEMENTATION OF THE ISLAMIC BANKING CONCEPT ON CUSTOMERS AS PARTNERS OF ISLAMIC BANKS IN THE PERSPECTIVE OF ISLAMIC DA'WAH
(Case Study of BPRS in Jabodetabek)**

<https://uia.e-journal.id/alrisalah/article/4233>

DOI: 10.34005/alrisalah.v16i1.4233

Moh Asmawi

mohasmawi.fai@uia.ac.id

Universitas Islam As-Syafiyah, Indonesia

Daud Rasyid

daud.rasyid@staff.uinjkt.ac.id

Universitas Islam As-Syafiyah, Indonesia

Median Wilestari

median.feb@uia.ac.id

Universitas Islam As-Syafiyah, Indonesia

ABSTRACT: This research investigates the implementation of Islamic banking as a means to support da'wah, emphasizing the role of Islamic banks not only as financial institutions but also as platforms for disseminating Islamic values and promoting societal welfare. The study employs a mixed-method approach, integrating both quantitative and qualitative methods to provide a comprehensive and nuanced understanding of the phenomenon. Findings reveal that public awareness of the principles of Islamic banking remains relatively low. However, most customers of Islamic rural banks (BPR) in the Jabodetabek area perceive that Islamic banks



have successfully implemented Islamic banking principles. This study further demonstrates that the social and economic impact of Islamic banking aligns strongly with the goals of Islamic da'wah by offering halal financial transaction alternatives and enhancing the connection between Islamic banking and Islamic da'wah. Key implications include the need for intensified education and socialization efforts, involvement of all stakeholders as educational agents, reinforcement of the Sharia Supervisory Board's (DPS) role, improved transparency and justice, expanded outreach, and strengthened alignment between Islamic banking practices and da'wah objectives. This research contributes to understanding Islamic banking as an instrument for economic-based da'wah, highlighting its potential to influence financial behavior in alignment with Islamic principles..

Keyword; Banking, Sharia, Customers, Da'wah.

A. Introduction

The results of the National Literacy and Inclusion Survey by OJK in 2024 indicate that banking in Indonesia has a positive side, with a financial literacy index of 65.43% and a financial inclusion index of 75.02%. Although access to formal financial services is quite good, financial literacy remains low, necessitating strategic measures. Recommendations for Improving Financial Literacy: Sharia-Based Education: Enhance financial literacy through educational programs in educational institutions, focusing on sharia principles. Multisector Collaboration: Encourage cooperation between regulators, financial service institutions, and educational institutions to strengthen public financial understanding.

The low index of sharia financial literacy, at 39.11%, and sharia financial inclusion at 12.88%, indicate that understanding of sharia concepts needs to be improved. All elements of society are expected to better understand and apply sharia principles in their daily lives.

History shows that although financial institutions have entered rural areas, Indonesia was not fully prepared to face the global economic crisis, particularly in 1998. This crisis led to the liquidation of 16 banks and a decline in public trust in the banking system. However, Islamic banks demonstrated remarkable resilience during this period, surviving on the principles of Islamic finance and becoming a driving force behind the revival of sharia-based businesses in Indonesia.¹

The global crisis of 1998 became a significant momentum for the development of Islamic banking in Indonesia. Scholars, particularly the Indonesian Ulema Council (MUI), took advantage

¹ LPS. *Journal .Bank yang dilikuidasi. /www.lps.go.id,*

of this situation to promote the growth of sharia business as a means of advancing Islamic economic advocacy.²

Islamic banks operate based on sharia principles regulated by MUI fatwas, encompassing values such as justice, welfare, and the prohibition of *riba* (usury) and *gharar* (excessive uncertainty). Additionally, Islamic banks have a social function, such as managing *zakat* (almsgiving) and *infak* (charitable donations) funds.³

The National Sharia Council (DSN) of MUI plays a crucial role in ensuring that Islamic bank products comply with sharia. Each Islamic bank is required to have a Sharia Supervisory Board (DPS) responsible for overseeing and advising on sharia compliance. The Financial Services Authority (OJK) also strengthens the role of the DPS through recent regulations, emphasizing the importance of sharia oversight and governance.⁴

By adhering to Islamic principles, Islamic banks not only function as financial institutions but also serve as a medium for preaching to educate the community about Islamic economics. Compliance with Islamic principles is a fundamental aspect for Islamic banks, as this adherence is the foundation of their existence and strength. By consistently upholding Islamic norms and principles, Islamic banks can create benefits such as system stability, fairness in contracts, and good governance.⁵

The National Sharia Council of the Indonesian Ulema Council (DSN-MUI) plays a crucial role in ensuring sharia compliance in Islamic banks. The implementation of sound and correct Islamic values can enhance public interest in becoming customers. These values, such as freedom, equality, truth, willingness, and written agreements, serve as a medium for preaching that invites the community to understand and shift from usurious institutions to those based on Islamic principles.⁶ Moreover, customers, who are equal partners with Islamic banks, have the right of *khiyar* (choice) in commercial transactions and must carefully consider the determining factors before making a purchase.⁷

² Bank Indonesia, *Buku Ekonomi Syariah*, www.bi.go.id

³ Undang-undang No. 21 Tahun 2008 tentang Perbankan Syariah

⁴ Peraturan Otoritas Jasa Keuangan (POJK) tahun 2024 tentang Penerapan Tata Kelola Syariah bagi Bank Umum Syariah dan Unit Usaha Syariah

⁵ M Maemun, Jurnal, *Perinsip dasar Perbankan Syariah. Sharia Economic Law*, Jurnal Al-Hiwalah (2022). Hlm 125-142

⁶ Jaih Mubarak, *Perkembangan Fatwa Ekonomi Syariah*, Bandung : Pustaka Bani Quraisy, (2004).Hlm. 11

⁷ Daud Rasyid Harun, "Concept of Khiyar In Transaction In Islamic Law." *Samarah: Samarah: Jurnal Hukum Keluarga dan Hukum Islam*, Volume 4, No. 2. July-December 2020

Caution in selecting transactions is essential due to concerns about transactions that may contain prohibited elements, including: 1. Bay‘ al-‘ienah, 2. Bay‘ al-Kāli’ bil Kāli’, and 3. Bay‘ al-Taqsīth or Ta’jīl (credit).⁸

The law on Islamic banking emphasizes the importance of operational management and compliance in oversight, making the da'wah model of Islamic banks a benchmark for transactions that align with Islamic principles. The Financial Services Authority (OJK) also requires Islamic banks to conduct education and literacy programs for the public, thereby strengthening understanding and implementation of Islamic financial transactions in Indonesia, particularly in the Jabodetabek area.

B. Literature Review

1. Definition of Concept

A concept is a profound and futuristic design of thought, essential for formulating ideas in various fields. In the context of Islamic banking, this concept refers to the understanding generated from critical thinking to take effective positions. According to Dr. Yusuf Qardawi, Islamic banks must be free from elements of riba⁹, which is prohibited in Islam. Meanwhile, Dr. Muhammad Taqi Usmani emphasizes the importance of avoiding riba and promoting justice in transactions¹⁰. Dr. Monzer Kahf highlights the role of the state in implementing a fair Islamic economy, with balanced consumption that aligns with Islamic values¹¹. The overall characteristics of the Islamic banking concept emphasize financial transactions without a usurious pattern.

2. Functions of Islamic Banking

Islamic banks play a crucial role in creating justice in the distribution of income and wealth, as well as partnering with the government to reduce poverty and unemployment in Indonesia. The main functions of Islamic banks include.¹²

⁸ Daud Rasyid, “Dirasah Fiqhiyyah Li Hadits Bai’atain fi Bai’ah fi Manzur al-Iqtisad al-Islami.” *Tsaqofah, Jurnal Peradaban Islam*. Vol. 9, No. 1 (2013): Islamic Economics; Daud Rasyid, “Interest Loan in the Perspective of Islamic Jurisprudence (Comparative Studies)”, *SALAM: Jurnal Sosial dan Budaya Syar-i*, UIN Syarif Hidayatullah Jakarta, vol. 7, No. 12 (2020), pp. 1063-1078

⁹ Yusuf al-Qardhawi, *Fawaidul Bunuk Hiya ar Riba al-Haram*, Terjemahan oleh Setiawan Utomo, Jakarta Akbar Media Eka Sarana,, Cet. ke-IV, (2003), Hlm. 48

¹⁰ Muhammad Taqi Usmani, *An Introduction to Islamic Finance*, Pakistan: Maktaba Ma’ariful Qur’an, (2002), Hlm. 104-105

¹¹ Kahf, M., & Mohamed, A. N. *Credit Cards : Contemporary Issues from Economic and Sharī’ah Perspective*. JKAU: Islamic Econ, 29(1), (2016), Hlm. 105–108

¹² Abdul Manan. *Etika Hakim Dalam Penyelenggaraan Peradilan*. Jakarta: Kencana Prenada Media Group, 2007. Hlm. 132

- a. Fund Mobilization: Islamic banks collect funds from members of the community who have excess, either through al-wadiah contracts (safekeeping) or al-mudharabah (investment).¹³
- b. Fund Distribution: Islamic banks distribute funds to those in need under certain conditions. This distribution is carried out through various contracts, such as sale and purchase agreements and partnership agreements. The returns earned by the bank come from profit margins or profit-sharing.¹⁴
- c. Service Provision: Islamic banks offer various service products, such as money transfers and collections. These activities aim to increase the bank's income through fees for services, with a focus on innovation and improving service quality.¹⁵
- d. Social Function: In accordance with Islamic banking regulations, Islamic banks also have a social function by managing funds for zakat, charity, and grants, and distributing them to organizations that manage zakat and waqf according to the wishes of the donors.¹⁶

With these functions, Islamic banks contribute to building a more just and prosperous society.

3. Understanding Customers as Partners of Islamic Banks

- a. Definition of Customer: A person who regularly interacts with or becomes a client of a bank (in financial matters).¹⁷
- b. Types of Customers: Bank customers are divided into Depositor Customers: Customers who place their funds in the bank in the form of deposits based on agreements with the bank. Borrower Customers: Customers who receive credit facilities or financing based on Islamic principles or equivalent ones as per agreements with the bank. Additionally, there are several types of bank customers, including.¹⁸
 - 1) Retail Customers: Retail customers, commonly known as retail banking customers, are small to medium-sized customers, including individuals, micro, small, and medium enterprises (UMKM), and other small scale entities.¹⁹
 - 2) Corporate Customers: Corporate customers are legal entities such as companies, foundations, departments, and government institutions. This type of customer can range from small to large enterprises. The products for corporate customers are not significantly different from those for retail customers.²⁰

¹³ Sunarto Zulkifli, *Panduan Praktis Transaksi Perbankan Syariah*, Jakarta : Zikrul Hakim, 2003, Hlm.18

¹⁴ Muhamad. *Ekonomi Mikro dalam Perspektif Islam*. Yogyakarta: BPFE, 2012, Hlm 84

¹⁵ Al-Mashrafyah, *Jurnal Ekonomi, Keuangan, dan Perbankan* Volume 3, Nomor 1, 2019, Hlm. 70-82

¹⁶ Undang undang nomor 21 tahun 2008 tentang perbankan syariah pasal 4 ayat 3

¹⁷ KBBI. *Nasabah*. www.kbbi.web.id.

¹⁸ Trisadini P. Usanti, Abd. Shomad, *Transaksi Bank Syariah*, Jakart, Bumi Aksara, 2013, Hlm. 17

¹⁹ Akhmad Hafidz Haekal, *Pengaruh Nasabah Retail, Corporate, dan Priority terhadap Jumlah Dana Pihak Ketiga pada Bank Umum Syariah Di Indonesi*, Jurnal Ilmiah, Universitas Brawijaya, Malang, 2015. Hlm. 77

²⁰ Akhmad Hafidz Haekal, *Pengaruh Nasabah Retail, Corporate, dan Priority terhadap Jumlah Dana Pihak Ketiga pada Bank Umum Syariah Di Indonesi*, Jurnal Ilmiah, Universitas Brawijaya, Malang, 2015. Hlm. 77

- 3) Eligible Customers: Eligible customers are those who can be classified as professional customers if they have an understanding of the characteristics, features, and risks of structured products.²¹
 - 4) Professional Customers: Customers are classified as professional customers if they possess an understanding of the characteristics, features, and risks of structured products.²²
- c. Customers as Partners in Islamic Banks

Customers are individuals, companies, or institutions that hold accounts at a bank. In the industry, consumers play a crucial role in the sustainability of business and profitability, including in financial institutions, both conventional and Islamic.²³

The perspective of Islamic banks towards customers differs from that of conventional banks; for Islamic banks, customers are considered partners. Therefore, customers choose to be part of Islamic banks because of this partnership relationship. This perspective underlies the interactions and decisions of customers when selecting an Islamic bank.²⁴

4. Implementation of Islamic Banking

The principles of Islamic economics, as outlined in the Qur'an and Hadith, have been integrated into Islamic banking law. In Islam, resources are considered a trust from God, with recognition of private ownership within certain limits. Cooperation is the main driving force of the Islamic economy, and the ownership of wealth should function as productive capital to enhance the welfare of society.²⁵

The development of Islamic banks has positively contributed to the economy of the community, creating the impression that the revival of Islamic economics represents a resurgence of the Muslim community. However, in practice, Islamic banks have not fully achieved these ideal goals. Factors influencing the development of Islamic banking include the number of Muslims in the population, support from the banking sector and government, as well as the good performance of Islamic banks over the past two decades, which has attracted public interest in choosing Islamic banking as an alternative in the Indonesian economy.²⁶

²¹ Muhammad Basir, Mulyahati Renreng, *Analisa Pembiayaan Produktif terhadap jumlah Nasabah pada Koperasi Karyawan Samudra Tonasa Lines Kab Pangkep*. Jurnal Keuangan dan Perbankan. Vol. 3 No. 1, Juni 2021

²² Teguh Pudjo, Mulyono, *Manajemen Perkreditan Bagi Bank Komersial*, Yogyakarta. BPFE, 2006. Hlm 10

²³ Winarno & Ismaya, *Kamus Besar Ekonomi*, Bandung, Pustaka Grafika, 2007, Hlm. 90

²⁴ Astuti, Dewi. *Manajemen Keuangan Perusahaan*. Jakarta Ghalia Indonesia, 2004, Hlm.155

²⁵ Safarudin Munthe, *Implementasi Prinsip Ekonomi Syariah dalam Peraturan Perbankan Syariah sebagai Pencapaian dalam Hukum Islam*, Jurnal Ilmiah, Advokasi, Vol. 05. No. 2017; Daud Rasyid, *Indahnya Syari'at Islam*, Jakarta: Usamah Press, 2003, 15.

²⁶ Rifki Ismal, *Islamic Banking in Indonesia: New Perspectives on Monetary and Financial Issue*, England, 2013

Currently, Islamic banking offers investment products and non-bank financial services that are beneficial to society. To understand the implementation of Islamic banking, there are several important aspects.²⁷

- a. Understanding Sharia Principles: Financial institutions must have a deep understanding of the principles of Islamic economics, including the prohibition of riba (usury), maysir (gambling), and gharar (uncertainty).²⁸
- b. Organizational Structure: An organizational structure is needed to support decision-making based on Sharia principles, including the establishment of a Sharia committee to review products and transactions.²⁹
- c. Products and Services: The development of Islamic banking products and services that comply with Sharia principles, such as mudarabah (profit-sharing partnership), musharakah (joint ownership), and wakalah (agency).³⁰

By considering these aspects, Islamic banking can operate effectively and in accordance with Islamic principles. The development of Islamic banking products and services should be carried out with several strategies, such as:³¹

- a. Creating New Products and Expanding Variations: Developing new products and expanding variations on existing products to enhance the quality of services and other financial products.³²
- b. Improving Product Quality: Enhancing the quality of Islamic banking products and services to optimize banking services further.³³
- c. General Product Development Strategy: Aiming for optimal achievement through a blend of profit and blessing concepts, with a focus on managerial quality.³⁴
- d. Product Diversification: Increasing the variety of deposits that carry no risk and establishing standard benchmarks with a high level of flexibility.
- e. Developing Product Features and Specifications: Enhancing the attractiveness of technological facilities.
- f. Enhancing Human Resource Development: Improving human resources in line with operations to elevate the quality of existing staff.

²⁷ Harahap M. Guffar dkk, *Perbankan Syariah; Teori, Konsep, & Implementasi* Banten: PT. Sada Kurnia Pustaka , 2023, Hlm. 10

²⁸ Karim, Adiwarman. *Bank Islam, Analisis Fiqih dan Keuangan*, Edisi ke III, Jakarta, Raja Grafindo Persada, 2014, Hlm.60

²⁹ Slamet, Dahlan. *Manajemen Lembaga Keuangan*, Fakultas Ekonomi Indonesia, Jakarta. 2014, Hlm 75

³⁰ Muhammad. *Manajemen Dana Bank Syariah*, cetakan 1, Jakarta. PT Raja Grafindo Persada. 2014, Hlm 79

³¹ Yulianti, Farida, Lamsah, dan Feriyadi. *Manajemen Pemasaran*. Jurnal, Deepublish. 2019, Hlm 71

³² Zulfadi nugraha, triyan putra, *Strategi Pengembangan Produk Perbankan Syariah dan Prospek Perkembangannya dalam Industry Perbankan*, Jurnal off Financial and Islamic Banking vol. 1 No.1, 2023, Hlm. 3

³³ Ibid Hlm 124

³⁴ Dwi Gemina “*Product Development Strategy of Islamic Banks in Indonesia*” Jurnal Sosial Humaniora ISSN 2087-4928 Volume 2 Nomor 1, April 2011.Hlm.127

- g. Improving services through the addition of facilities and services for ATM and debit/credit cards, as well as increasing the maximum daily transaction limits. These Islamic banking products serve as a financial alternative that adheres to Islamic principles and provides benefits to customers through a mutually beneficial system

5. Field Implementation

The field implementation of Islamic banking refers to the provision of banking services that comply with Sharia principles, both for payment purposes and money circulation. Islamic banking law encompasses all aspects related to banks that adhere to Sharia principles and the regulations that must be followed.³⁵

The establishment of Islamic banks aims to avoid interest mechanisms, which are considered *riba*, that can occur in loans or sale contracts (*'aqd*) that lend money under specified conditions to increase payments above the nominal value of the original amount borrowed by the borrower.³⁶ The application of sharia economic principles in the banking sector can minimise practices that are considered usury. However, to implement this principle effectively, a legal umbrella regulated by the government is needed, especially in the banking sector in Indonesia.³⁷

The implementation of Islamic banking in the field involves various concrete steps by financial institutions to apply Sharia principles in their operations. Some important aspects of this implementation include:³⁸

- a. Establishment of Organizational Structure: Financial institutions establish an organizational structure that includes a Sharia committee and Sharia unit, with personnel trained in Sharia law. The Sharia committee is responsible for reviewing and approving products and transactions that comply with Sharia.³⁹
- b. Development of Products and Services: Islamic banks develop products such as *murabahah*, *mudarabah*, *musharakah*, and *wakalah*, designed to meet financial needs in accordance with Islamic values, without involving *riba*.⁴⁰
- c. Legal Regulation and Compliance: Islamic banks ensure that products and transactions comply with Sharia law and applicable regulations, cooperating with regulatory authorities.⁴¹

³⁵ Warkum Sumito, *Asas-Asas Perbankan Islam Dan Lembaga-Lembaga Yang Terkait*, Jakarta, PT. Raja Grafindo, 2016, Hlm 75

³⁶ Daud Rasyid. "Interest Loan in The Perspective of Islamic Jurisprudence: (Comparative Studies)". *SALAM: Jurnal Sosial & Budaya Syar-I*, FSH UIN Syarif Hidayatullah Jakarta, Vol. 7, No. 12 (2020).

³⁷ Warkum Sumito, *Asas-Asas Perbankan Islam Dan Lembaga-Lembaga Yang Terkait*, Jakarta, PT. Raja Grafindo, 2016, Hlm 75

³⁸ Kemenkop, *Konsep, Produk dan Implementasi Operasional Bank Syariah*, Jakarta; PT. Djambatan, 2002 Hlm. 78

³⁹ Gemala Dewi, *Aspek-aspek Hukum dalam Perbankan dan Perasuransian Syariah di Indonesia*, Jakarta, Kencana, 2007, Hlm.100

⁴⁰ Rachmadi Usman, *Pilihan Penyelesaian Sengketa di Luar Pengadilan*, Bandung, Citra Aditya Bakti, 2003, Hlm. 23

⁴¹ Rosly, S. A. *Critical Issues on Islamic Banking and Financial Markets: Islamic Economics, Banking and Finance, Investments, Takaful and Financial Planning*. *Thunderbird International Business Review*, 47(2), 2005 Hlm. 237-247

- d. Education and Outreach: Islamic banks educate customers and the community about the principles of Islamic banking and its benefits, which is essential for building trust and increasing product adoption.⁴²
- e. Internal Audit and Review: Regularly, Islamic banks conduct audits and reviews to ensure compliance with Sharia principles and service quality standards.⁴³
- f. Market Development and Innovation: Islamic banks actively engage in developing the Islamic financial market and creating new products that meet market needs.⁴⁴
- g. Transparency and Accountability: Islamic banks ensure transparency in fund management and operations, as well as accountability to shareholders and the public through clear financial reporting.⁴⁵

With these measures, Islamic banking seeks to fulfil the needs of the community while upholding the principles of sharia.

1. Indicators of Success

Assessment of bank performance, both conventional and Islamic, is based on management and financial factors, which include risk profile, good corporate governance, earnings, and capital. The three main segments assessed are assets, third-party fund raising, and financing distribution. These three segments relate to capital adequacy, quality of earning assets, earnings, and liquidity.⁴⁶

2. Implementation of Customers as Partners of Islamic Banks.

Banking quality is very important so that customers choose Islamic banks. Quality includes the ability of the product to meet customer needs, which are dynamic. Islamic banks must have attractiveness and be able to compete in creating products according to consumer expectations.⁴⁷ Some important service quality approaches are:⁴⁸

- a. Service quality Tangible (direct evidence) is the company's ability to demonstrate its existence to external parties. The appearance and ability of the company's physical facilities and infrastructure and the state of the surrounding environment are tangible evidence of the services provided by the service provider, such as physical facilities (buildings, waiting rooms, parking lots), equipment, equipment used and employees.
- b. Realibility, namely the company's ability to provide services as promised to customers.
- c. Responsiveness, which is the ability to provide fast and precise service to customers, by conveying clear information or not letting customers wait too long without clarity and providing solutions to customer problems quickly according to what was promised.

⁴² Abdelsalam, O., Duygun, M., & Matallín-Sáez, J. C. *The Impact of Islamic Banking Development on Financial Inclusion*. Journal of Economic Behavior & Organization, 103(B), 2019, Hlm, 42-55

⁴³ Mustafa Edwin Nasution, et al., *Pengenalan Eksklusif Ekonomi Islam*, Jakarta, Kencana, 2006, Hlm.12

⁴⁴ Otorotas Jasa Keuangan, *Perbankan Syariah*, wwwojk.go.id

⁴⁵ Ahmad Said Matondang, Eko Susanto, *Manajemen Perbankan Syariah*, Yogyakarta, Sulur Pustaka,2023, Hlm. 30

⁴⁶ Otoritas Jasa Keuangan.. *Penilaian Tingkat Kesehatan Bank Umum Syariah Dan Unit Usaha Syariah*. POJK No 8/POJK.03/2014

⁴⁷ Martono, *Bank dan Lembaga Keuangan Lain*. Yogyakarta.Ekonisia, 2002, Hlm.20

⁴⁸ Suryadi Didih. *Promosi Efektif Menggugah Minat dan Loyalitas Pelanggan*,Tugu Publiser.2006, Hlm,36

- d. Assurance, namely the knowledge, courtesy and ability of company employees to foster customer trust in the company. Consists of several components including: communication, credibility, security, competence, and courtesy.
- e. Empathy is giving sincere attention, which is individual or personal, given to customers by trying to understand customer desires. Where a company is expected to have understanding and knowledge of customers, understand specific customer needs, and have a convenient operating time for customers.⁴⁹

3. Field Implementation.

Islamic banking as one of the economic sectors that carries the concept of Islam is expected to meet the needs of its customers in the field of financial transaction services. One of the efforts of Islamic banking to meet customer needs can be seen from the process or identifying first. when Islamic banking has identified what is needed by customers, then Islamic banks must provide the best quality of service in order to create loyalty from customers. The quality of service provided will be assessed by the customer. Customers will compare the expectations they have with the experience received from the service they get.⁵⁰

In determining the level of satisfaction, a customer often sees the added value of a product or service performance received from a product purchase process. The amount of added value given to the customer is the answer to the question of why a customer makes his choice⁵¹

The following are some steps that can be taken,⁵²

- a. Education and Counselling; Islamic banks need to educate potential customers on the principles of Islamic economics and the products offered. This includes workshops, seminars, or easy-to-understand literature.
- b. Product Development; Islamic banks can develop products that suit the needs and values of customers. For example, savings or investment products based on profit sharing (*mudharabah*) or profit sharing (*musharakah*).
- c. Access Improvement; Opening branch offices or banking services that are easily accessible to potential customers, especially in areas far from the city centre or unbanked areas
- d. Economic Empowerment; Empowering customers to develop micro, small and medium enterprises (UMKM) through sustainable and equitable Islamic financing.
- e. Friendly and Quality Service; Provide good and responsive customer service, including the use of technology to facilitate access and transactions.
- f. Strategic Partnerships; Building partnerships with Islamic microfinance institutions or non-governmental organisations to expand our reach and support Islamic economic development programmes.
- g. Transparency and Trust; Ensure transparency in Islamic banking processes, including in the management of customer funds and profit allocation .

⁴⁹ Ibid

⁵⁰ Schiffman, Leon dan Leslie Lazar Kanuk, *Perilaku Konsumen, Edisi ketujuh*, PT.Indeks, Jakarta, 2008, Hlm,292

⁵¹ Danang Sunyoto dan Fathonah Eka Susanti, *Manajemen Pemasaran Jasa*, Yogyakarta, CAPS 2015, Hal. 283

⁵² Nurul Huda dan Nurul Fitriyah, *Edukasi dan Penyuluhan dalam Peningkatan Kualitas Pelayanan Perbankan Syariah*, Journal of Islamic Economics, Vol. 12, No. 2, 2020, Hlm 79

- h. Evaluation and Renewal; Periodically evaluate the programmes that have been implemented to ensure compliance with customer needs and the business strategy of Islamic banks.

The field implementation of customers as partners in Islamic banks is not only about increasing the number of customers, but also creating added value for the community by encouraging financial inclusion and sustainable economic development based on sharia principles.⁵³

4. Indicators of Success

Indicators of the success of the implementation of customers as partners in Islamic banks can be measured by several metrics that reflect the effectiveness and impact of the partnership. Here are some relevant indicators:⁵⁴

- a. Growth in the number of customers; The main indicator is the growth in the number of new customers involved in Islamic bank products and services after the implementation of the customer as a partner programme.
- b. Increase in Assets and Funds Managed; Measures the increase in assets managed by Islamic banks, whether in the form of deposits, investments, or financing provided to customers.
- c. Increased Financing to UMKM; the focus of implementation is on sharia financing for UMKM, this indicator can measure the growth in the amount of financing provided to UMKM.
- d. Customer Satisfaction; Through surveys or direct assessment, measuring the level of customer satisfaction with service products, and experience with Islamic banks after the implementation of the customer as a partner programme.
- e. Improved Islamic Financial Literacy; Measures the increase in customers' understanding of the principles of Islamic economics and the Islamic products used.
- f. Financial Inclusion; Measures increased access to customers from segments previously unserved or underserved by conventional financial institutions.
- g. Contribution to Local Economic Development; Measures the contribution of Islamic banks in supporting economic growth in the local area, particularly through funding productive projects and infrastructure development.
- h. Increased Use of Financial Technology; If Islamic banks use technology to improve access and efficiency of services, this indicator can measure the increase in the use of financial technology by customers.

⁵³ Apriadi Eri, mplementasi *Nilai-Nilai Hukum Ekonomi Syariah dalam Produk Murabahah di Bank Syariah Mandiri Cabang Kota Bandar Lampung*, Diploma Thesis, UIN Raden Intan Lampung, 2022

⁵⁴ Nurul Huda dan Nurul Fitriyah, *Edukasi dan Penyuluhan dalam Peningkatan Kualitas Pelayanan Perbankan Syariah*, Journal of Islamic Economics, Vol. 12, No. 2, 2020, Hlm. 70

- i. Increased Profits and Operational Efficiency; Measures the increase in profits earned by Islamic banks as a result of business growth driven by the implementation of customers as partners, as well as efficiency in bank operations.
- j. Compliance with Sharia Principles; Ensure that all bank activities, including the implementation of the customer as a partner programme, are in accordance with the principles of sharia economics and do not conflict with the values of sharia ethics.

C. Islamic Da'wah Perspective

1. Definition

Da'wah is Islamic communication that includes theories, approaches, methodologies, and procedures that are different from other disciplines. Da'wah functions as a process of conveying information about Islamic teachings with the aim of changing individual attitudes and behaviour to be more positive. The essence of da'wah lies in the prevention of psychological social problems, through invitation, motivation, and guidance so that individuals or groups can accept religious teachings with full awareness and carry them out according to Islamic law.⁵⁵

Da'wah is an invitation that is carried out to free individuals and society from the external influence of shaytoniyah and kejahiliyahan values towards the internalisation of divine values. In addition, da'wah also aims to increase religious understanding and several aspects of teachings that are actualised in behaviour, thinking, and action.⁵⁶ The components are.⁵⁷

- a. *Dai* (Person who does da'wah); is a person who carries out da'wah, either by speaking, writing, or deeds carried out individually, in groups, or through organisations / institutions. Dai is often also called *mubaligh*, which is a person who conveys the teachings of Islam. However, the title *Mubaligh* has a very narrow connotation because people tend to interpret it as. people who convey the teachings of Islam through the tongue, such as preachers, preachers and others.⁵⁸
- b. *Mad'u* (object of da'wah) consists of various groups of people, therefore classifying mad'u is the same as classifying humans themselves. Mad'u can be divided based on religion, social status, profession, economy and others.⁵⁹
- c. Dawah material or da'wah message is the content of the message delivered by da'i to mad'u. Basically, the da'wah message is the teachings of Islam itself which is sourced from the Qur'an and Al-Hadith. In general, it can be grouped into 3 (three), namely:
 - 1) Aqidah Message; Aqidah etymologically is a bond, or connection. In the sense of the term aqidah is faith or belief. In aqidah of course there is monotheism that the

⁵⁵ Nurul Huda dan Nurul Fitriyah, *Edukasi dan Penyuluhan dalam Peningkatan Kualitas Pelayanan Perbankan Syariah*, Journal of Islamic Economics, Vol. 12, No. 2, 2020t. hal 5

⁵⁶ Daud Rasyid, *Islam Dalam Berbagai Dimensi*, Jakarta: Gema Insani Press, 1998, hal. 45.

⁵⁷ J. Suyuthi, *Dukungan Universalisasi Islam*, Jakarta, NASA, 2002, Hlm. 66-177

⁵⁸ Rubiyannah dan Ade Masturi, *Pengantar Ilmu Dakwah*, Ciputat, UIN Syarif Hidayatullah Jakarta, 2010, Hlm.71-73

⁵⁹ Mohammad Hasan, *Metodologi Pengembangan Ilmu Dakwah*, Surabaya, Pena salsabila, 2013, Hlm. 66-68

right to be used as a place of khudhu' or submission in worship and obedience is only Allah SWT which has the right to be obeyed absolutely.⁶⁰

- 2) Sharia Message; Sharia issues are not only limited to the worship of Allah SWT, but also issues related to human relationships.⁶¹
 - 3) Akhlak message; means character, behaviour, temperament, or character. It can be both positive and negative. In addition, morality is an action that is freely attempted, free and full of consideration. Actions that are rationally sourced, the goal is to achieve the pleasure of Allah through thought. This morality includes morals towards Allah SWT.⁶²
- d. Uslub Al-Da'wah (Methods of Da'wah)
- The method of da'wah is the means used by the da'wahist to convey the teachings of Islam. The importance of the method lies in the ability of the message to be received; although the message is good, if delivered in an inappropriate way, it can be rejected by the recipient. Some commonly used da'wah methods include.⁶³
- 1) *Al-Hikmah*; This method emphasises deep truth and pays attention to the situation and conditions of the target of da'wah. *Al-Hikmah* aims to make people not feel forced in carrying out the teachings of Islam. There are three models in al-hikmah: comparative studies, parables (*amsal*), and stories/history.⁶⁴
 - 2) *Al-Mau'izhah Al-Hasanah*; This method involves teaching, exhorting, and warning using good and clear sentences, in accordance with the conditions of society. Teaching must be able to touch the soul and be relevant to the situation.⁶⁵
 - 3) *Al-Mujadalah billati hiya ahsan*; This method uses discussion to bring people to Islam, based on strong arguments and complex proofs. This method includes *musyawarah* (Focus Group Discussion) and *muzakarah* (Participatory Learning and Action), which encourage participatory learning and practice..⁶⁶
- e. Wasilah Al-Da'wah (Da'wah Media)
- The fifth element of da'wah is Wasilah (media) da'wah, namely, the tools used to convey maddah (Islamic teachings) to mad'u. To convey the teachings of Islam to the people, da'wah can use various Wasilah. Divided into 5 (five) Wasilah da'wah into oral, written, painting, audio visual and moral.⁶⁷

⁶⁰ Daud Rasyid. "Interest Loan in The Perspective of Islamic Jurisprudence; (Comparative Studies)". *SALAM. Jurnal Sosial & Budaya Syar-i*, FSH UIN Syarif Hidayatullah Jakarta Vol. 7, No. 12 (2020), pp. 1063-1078.

⁶¹ Ibid, Hlm.124

⁶² Muhammad Hanif Fuadi, *Pesan Dakwah Hasan Al-Banna Dalam Buku Majmu"at Al-Rasail*, Jurnal Ilmu Dakwah Vol 11 No. 2, (2017), Hlm.338

⁶³ Masrul Efendi, *Metode Pemberdayaan Berbasis Dakwah*, *Jurnal Jurnal Dakwah dan Pemberdayaan Masyarakat Desa*, Volume 3 Nomor 1, 2020, Hlm. 153-160.

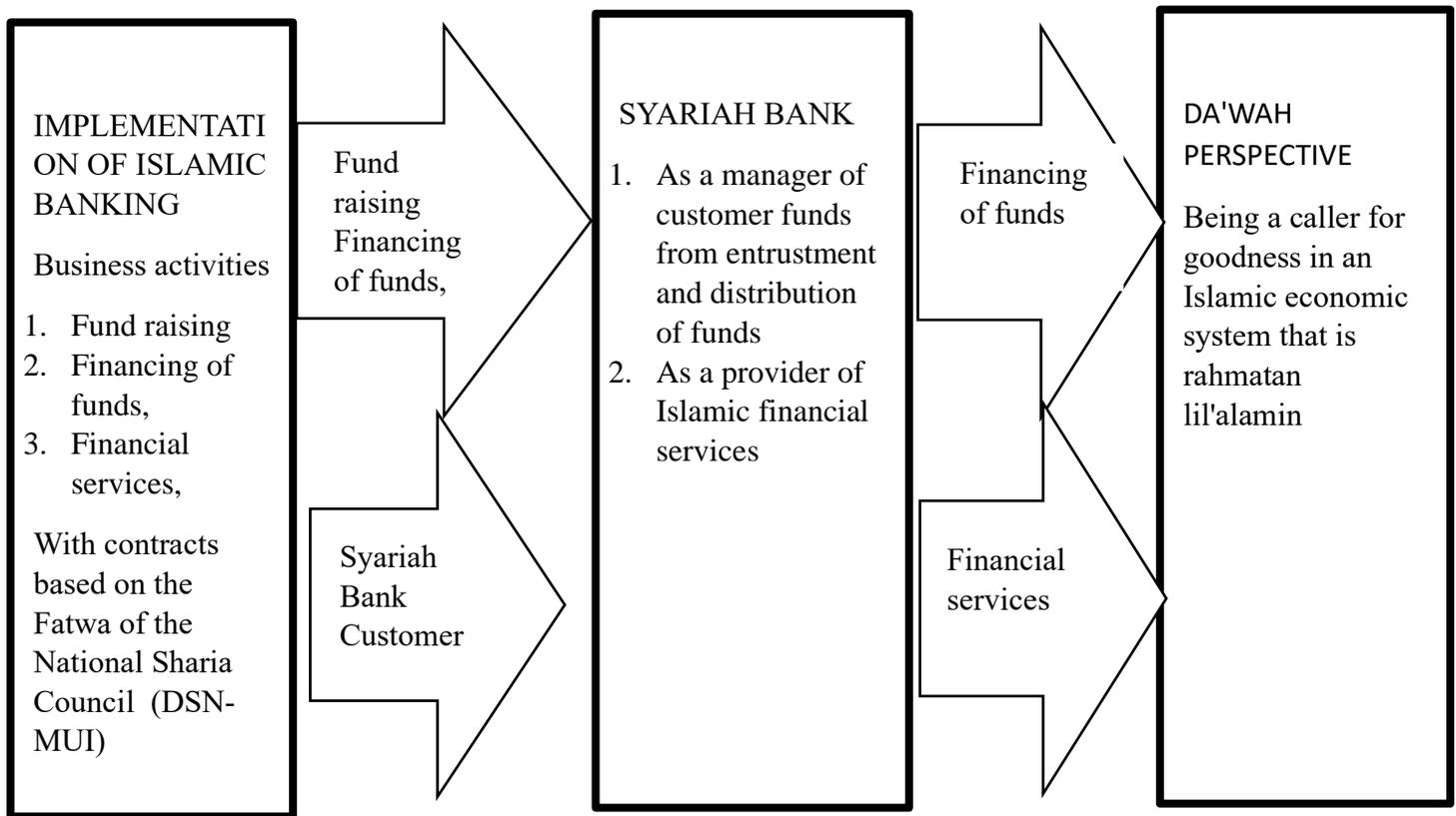
⁶⁴ Ibid

⁶⁵ Muhammad Sabbam Rasyidi al-Zaini, *Al-Mu"jam al Mufahras Lima"ani Al-Qur"an Al-Azhim*, Damsyik-Lebanon: Dar al-Fikr, 1996, Hlm. 1222

⁶⁶ Masrul Efendi Umar Harahap, *Metode Pemberdayaan Berbasis Dakwah*, jurnal At-Tagyir, Volume 3 Nomor 1, 2020, Hlm. 21

⁶⁷ Mohammad Hasan, *Metodologi Pengembangan Ilmu Dakwah*, Surabaya: Pena Salsabila, 2013, Hlm. 76-77

D. Frame Of Mind



E. Data Processing

1. Demographics

Population demographic data is an important record for development planning in a country, obtained through continuous population registration. Statistics are used to collect, analyse and summarise data, including in population administration. Descriptive statistics help describe groups of data without drawing conclusions, Bogor Regency; Bogor Regency, with a population of 5.56 million, has 87.08% Muslim population, which is a great potential for the development of Islamic banking. There are 5 Sharia Rural Bank (BPRS) in this area. Bogor City; Bogor City has 1,137 million inhabitants, of which 92.64% are Muslims. The city is known as the City of Rain. Depok City; Depok City has a population of 1,927,867 and is part of the Jabodetabek metropolitan area. Tangerang Regency; The population of Tangerang Regency is 3,373,149 people, 93.73% of whom are Muslims. There are 2 Sharia Rural Bank (BPRS) in this district. Tangerang City Tangerang City has a population of 1,927,815 people, with 89% being Muslim.. There are 2 Sharia Rural Bank (BPRS) in this city. South Tangerang City; The population of South Tangerang is 1,429,529 people, with 89.22% being Muslim. To date, there is no Sharia Rural Bank (BPRS) operating in this

region. Bekasi Regency has an area of 1,224.88 km² and a population of 3.197 million, with 95.15% Muslims. There is only 1 Sharia BPR in operation. Bekasi City has a population of 2,526,133 people, with 88.81% being Muslim. There are 6 Sharia BPRs in the city, making it attractive to businesses. This demographic data shows the huge market potential for Islamic banking in these areas.

2. Respondent Identity

The identity of respondents in the questionnaire includes information such as name, gender, age, domicile, Islamic bank used, length of time as a customer, Islamic bank products and services that are often used, intensity of visits to the bank, occupation, and monthly income. The questionnaire was completed by 210 Islamic BPR customers in the Greater Jabodetabek area.

Most of the respondents were 40 years old, with a percentage of 47.8% (100 people), which indicates that they are in the productive age category. The age group of 31 to 40 years old accounted for 28.30% of the total respondents.

F. Research Findings

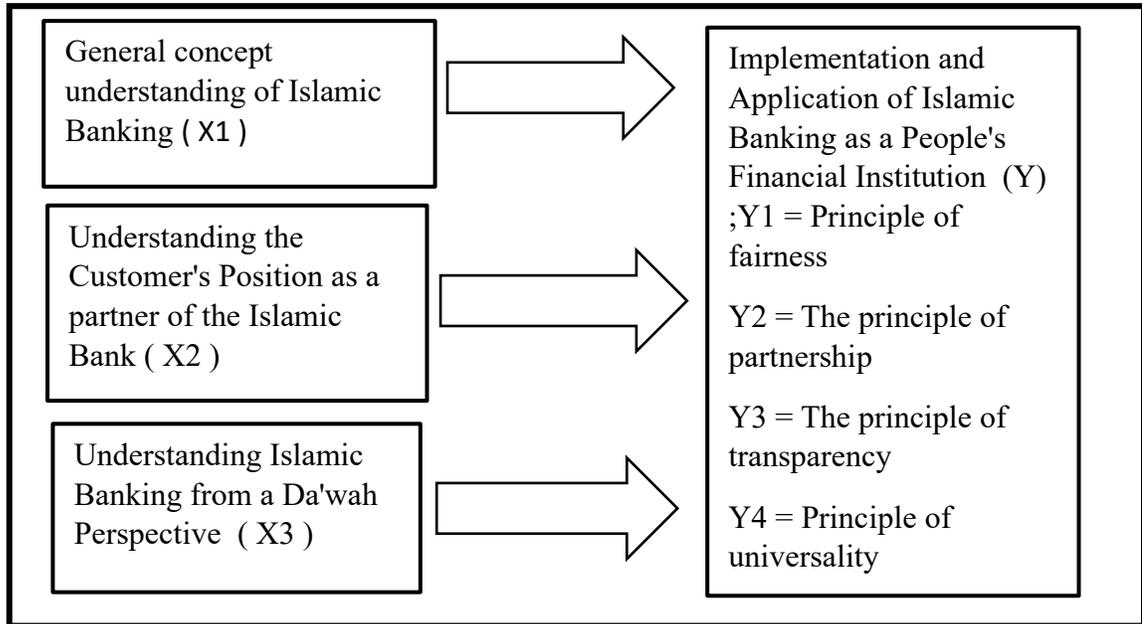
From the results of the research conducted, the research hopes to explore the implementation of the concept of Islamic banks so that it can play a role in da'wah because Islamic banks not only act as financial institutions but as a means to spread Islamic values and improve the welfare of society, in this context Islamic banks can be an effective da'wah media, from the data collected researchers found the following research results;

1. Data Processing Results based on Quantitative Methods

This study also analyses the development of Islamic bank implementation based on the influence of the understanding of the concept known to the general public, the position of customers as partners of Islamic banks and also the resulting impact from the point of view of the da'wah perspective.

Statistically, the constellation relationship of the four variables described above is based on the following table:.

Table 4.16 : Konstelasi Hubungan Antar Variabel



Hypothesis :

- H1 : The general concept of understanding Islamic Banking affects the implementation of implementation of Islamic Banking as a financial institution for the people
- H2 : Understanding the position of the customer as a partner of the Islamic Bank has an effect on Implementation of the application of Islamic banking as a community financial institution
- H3 : Understanding of Islamic Banking in the Perspective of Da'wah has an effect on Implementation of the application of Islamic Banking as a financial institution for the people

The questionnaire was arranged in 4 (four) categories of questions consisting of 34 questions which were answered using Likert scale weights; Strongly Agree (5), Strongly Agree (4), Agree (3), Disagree (2) and Strongly Disagree (1). List of questionnaire questions in the Appendix.

From the results of statistical data processing using SPSS 22, the results and explanations are as follows

- a. Reliability Test Results and Aitem Discrimination Power (DDA) for all variables are met, with Reliable results above 0.70 and DDA values including the Good category with values above 0.30. (Data processing results are attached).

The results of the Stratified Alpha Reliability Test for all X variables on the Implementation of Islamic Banks (Variable Y), obtained a value of :

$$= 1 - \frac{(4.087*(1-0.994))+(1.214*(1-0.992))+(1.354*(1-0.979))+(3.664*(1-0.996))}{34.545}$$

= 0,998 (Reliabel)

- b. The results of the Hypothesis Test, that the understanding of the general concept of Islamic banking, understanding the position of customers as partners of Islamic banks and understanding Islamic banks in the perspective of da'wah are thought to have an effect on the implementation of the application of Islamic banking, are explained as follows :

Multiple regression data results of the three variables (X1, X2, X3) on Y :

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.936 ^a	.875	.873	2.091

a. Predictors: (Constant), X3, X2, X1

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	6319.038	3	2106.346	481.615	.000 ^b
Residual	900.943	206	4.374		
Total	7219.981	209			

a. Dependent Variable: Y

+b. Predictors: (Constant), X3, X2, X1

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	12.227	1.419		8.615	.000
X1	1.122	.327	.523	3.431	.001
X2	.540	.176	.446	3.075	.002
X3	.033	.051	-.034	.648	.518

a. Dependent Variable: Y

The explanation of the data above, if a statistical equation is made, the results obtained are as follows :

$$Y = 12,227 + 3,431 X1 + 3,075 X2 + 0,648 X3 + e$$

The X1 variable, namely understanding the concept of Islamic banking, which is general knowledge understood by the community, has a positive and significant effect on the implementation of the application of Islamic banking as a financial institution for the people (coefficient value $t + 3.431$ and sig. 0.001).

This means that the public understands that an Islamic Bank is an Islamic Bank, based on the Al-Qu'an Sunnah, a bank that operates using the profit-sharing method and has a Sharia supervisory board that monitors the implementation of the bank's activities is knowledge that strengthens and contributes significantly to the development and public trust in the performance of Islamic banks at this time.

The X2 variable, namely understanding the position of customers as partners of Islamic banks, also has a positive and significant effect on the implementation of the application of Islamic banks as financial institutions for the people (coefficient value $t + 3.075$ and sig. 0.002). This proves that people understand that if they are customers of Islamic banks, they believe that employees who work at Islamic banks will treat them as valuable partners so that they are interested in becoming customers for longer and invite relatives and friends to also become customers and partners of Islamic banks to help with financial needs for their businesses.

Variable X3 is the understanding and socialisation of Islamic banks from the perspective of da'wah on the implementation of Islamic banks as financial institutions of the people. The results have a positive but insignificant effect (t coefficient value $+ 0.648$ and sig. value 0.518).

This data provides an explanation and becomes a new contribution (novelty) to this research, that there are things that need to be observed in the delivery and socialisation through a da'wah perspective towards people who are not optimal regarding the implementation and application of Islamic banks. This means that people are confident in becoming customers of Islamic banks, willing to invite others to become customers and partners of Islamic banks but are not too sure in transacting through Islamic banks and understanding the concept of usury in a broader sense and prudence (answers to this question which tend to be answered with a smaller scale value).

overall conclusion, all variables (X1, X2 and X3) have a significant effect on variable Y with a contribution level of R adjusted square of 0.873. This means that knowledge of the concept of Islamic banks, understanding the position as customers of Islamic banks and information obtained from a da'wah perspective are factors that influence the implementation and application of Islamic bank operations as an institution trusted to manage people's finances by 83.7%. While the other 16.3% is influenced by other factors. This can be a suggestion for further research.

2. Data Processing Results Based on Qualitative

The research used a survey method with questionnaires distributed to BPR Syariah respondents in Jabodetabek, involving various backgrounds of age, education, and

occupation. Data analysis was carried out descriptively quantitatively, presented in the form of tables and bar charts..

Results show that 75% of respondents strongly agree with the concept of Islamic banking, signalling a positive and deep understanding of its principles. In addition, 19% of respondents also agreed, albeit with a lower level of support. Overall, there was no opposition to the concept of Islamic banking, indicating that the public is increasingly accepting and understanding the principles of Islamic finance

- a. Implementation of the Islamic Bank Concept; In the study on the implementation of the Islamic bank concept, out of 210 respondents, 84% (177 respondents) expressed 'strongly agree' and 10% 'strongly agree.' This indicates that the majority of respondents support the implementation of the Islamic bank concept with high confidence. This indicates that the majority of respondents support the implementation of the Islamic banking concept with high confidence. The 84% percentage for the 'Strongly Agree' category reflects a high level of satisfaction and trust in Islamic banks, indicating the bank's success in meeting customer expectations as well as sharia principles.

Only 6% of respondents agreed, indicating a slight hesitation or lack of understanding of the concept of Islamic banking. The results of this survey can be used by Islamic banks as promotional material to attract more customers, by creating campaigns that highlight the advantages and halal transactions.

However, it is important for Islamic banks to stick to principles such as fairness, partnership, transparency, and universality in the implementation of the concept. Principles of Islamic Banking

- 1) Principle of Fairness; 75% of the 210 respondents (157 people) expressed a strong understanding and acceptance of the principle of fairness. The high number of 'strongly agree' and 'agree' indicates that fairness is considered an important value, with a relatively small percentage disagreeing. This can be used to raise awareness about the principle of fairness in the social and economic context.
- 2) Partnership Principle: The partnership principle is well accepted by 85% of respondents (178 people). The high number of "strongly agree" responses reflects that partnership is considered important, while the number of respondents who disagree is very small. This can serve as a foundation for strengthening collaboration based on the partnership principle
- 3) Transparency Principle: A total of 90% of respondents (189 people) feel that the transparency principle has been applied in financial reports and regarding financing. The high percentage of "strongly agree" responses indicates positive acceptance and understanding of transparency, which is considered crucial without any rejection. This can serve as a foundation to encourage further implementation of transparency.
- 4) Universality Principle: The universality principle is accepted by 87% of respondents (182 people). The high number of "strongly agree" responses indicates that universality

- is considered important, with almost no rejection. This can serve as a strong foundation to promote universal values in related practices.
- b. Customers as Partners in Islamic Banks: Of the 210 respondents, 75% of the analysis shows that customers feel the impact of being partners in Islamic banks from two perspectives:
 - 1) Social Impact: A total of 75% (158 respondents) have a very positive view of the social impact of Islamic banks. The high percentage of "strongly agree" responses indicates a belief that Islamic banks make a significant contribution to social welfare, not just financial aspects. The observable social impacts include increased community awareness, strengthened communities, more solid social networks, as well as improved quality of life and social participation. This serves as a foundation to encourage more social initiatives in the practices of Islamic banking.
 - 2) Economic Impact: The economic impact of Islamic banks is recorded as positive, with 74% (160 respondents) expressing a favorable view of the bank's role in enhancing economic welfare. The high percentage of "strongly agree" responses reflects a belief that Islamic banks play an important role in economic impact. This survey indicates the importance of continuing education, transparency, and strengthening programs to maintain public trust, ensuring that the economic impact can be realized sustainably.
 - c. Implementation of the Islamic Bank Concept from a Da'wah Perspective: The survey results regarding the implementation of the Islamic bank concept from a da'wah perspective show that 60% of respondents "Strongly Agree." While this reflects a positive view of the importance of Islamic banks in the context of da'wah, this figure also indicates that the implementation of the concept is still weak.

G. Recommendations for Improving Implementation Include:

1. Increased Awareness: Enhance public understanding of Islamic banks.
2. Improved Accessibility: Facilitate access to Islamic banking services.
3. Enhanced Service Quality: Improve the standards of the services provided.
4. Collaboration with Religious Institutions: Work together to maximize the benefits of Islamic banks in the context of da'wah..

With these steps, Islamic banks can function as a better and more effective alternative in society..

H. Conclusion

Based on the research findings, it can be concluded that the concept of Islamic banking has been implemented for customers in contracts, whether for funding (savings/deposits) or lending (financing), so that the community understands the concept of Islamic banking. However, more intensive educational and outreach efforts from Islamic banks and other stakeholders are still needed to enhance public understanding, especially regarding the principles and products of Islamic banking.

The challenges in understanding the concept, particularly the aspects that respondents found least comprehensible, relate to profit-and-loss sharing and Islamic banking products. This indicates that while there is some awareness of Islamic banking, a deeper understanding of its operations and principles is still very much needed.

The research results from Islamic banking customers in Jabodetabek show that Islamic banks have applied Sharia principles well, including the principles of justice, partnership, transparency, and universality. However, there are still some aspects that need improvement, particularly in setting profit-sharing ratios, which some customers feel are unfair.

The research findings on the implementation of the Islamic banking concept from the perspective of Islamic da'wah can transform the understanding and practice of Islamic finance in accordance with the values of Islamic da'wah among customers. Customers, as partners of Islamic banks, understand that in practice, Islamic banks have implemented operations in compliance with Sharia. This has led to social impacts, such as fostering a sense of justice, partnership, and community involvement in more productive economic activities.

On the economic front, the concept of Islamic banking has encouraged increased savings, investment, productivity, and economic growth in the areas surrounding Islamic banks. However, in the practice of personal financial transactions, customers as partners have not yet changed their behavior to align with Sharia principles.

The challenges faced by Islamic banks in implementing the concept of Islamic da'wah in the community include the finding that the level of literacy regarding Islamic banking is still relatively low, even though the trust in the implementation of Islamic banking is quite high. Competition with conventional banks makes it easy for customers to switch their transactions. Regulations and policies must be continuously improved so that these rules can promote the advancement of Islamic banking. Additionally, enhancing human resources through ongoing training efforts is essential.

References

1. Abdelsalam, O.Duygun, M., & Matallín-Sáez, J. C. (2019) *The Impact of Islamic Banking Development on Financial Inclusion*. Journal of Economic Behavior & Organization.
2. Abdul Manan.(2007) *Etika Hakim Dalam Penyelenggaraan Peradilan*. Jakarta: Kencana Prenada Media Group.
3. Adnan, M., Uyuni, B., Mahfuz, M., Anim, S., & Kohari, K. (2024). MUI'S STRATEGIC ROLE IN ISLAMIC BANKING: An Overview. *El-Arbah: Jurnal Ekonomi, Bisnis Dan Perbankan Syariah*, 8(2), 205-219.
4. Ahmad Said Matondang, Eko Susanto, (2023) *Manajemen Perbankan Syariah*, Yogyakarta, Suler Pustaka.
5. Akhmad Hafidz Haekal, (2015). *Pengaruh Nasabah Retail, Corporate, dan Priority terhadap Jumlah Dana Pihak Ketiga pada Bank Umum Syariah Di Indonesi*, Jurnal Ilmiah, Universitas Brawijaya, Malang.

6. Akhmad Hafidz Haekal, (2015). *Pengaruh Nasabah Retail, Corporate, dan Priority terhadap Jumlah Dana Pihak Ketiga pada Bank Umum Syariah Di Indonesi*, Jurnal Ilmiah, Universitas Brawijaya, Malang.
7. Al-Mashrafiyah,(2019). *Jurnal Ekonomi, Keuangan, dan Perbankan* Volume 3, Nomor 1.
8. Apriadi Eri, mplementasi (2022) *Nilai-Nilai Hukum Ekonomi Syariah dalam Produk Murabahah di Bank Syariah Mandiri Cabang Kota Bandar Lampung*, Diploma Thesis, UIN Raden Intan Lampung.
9. Astuti, Dewi. (2004) *Manajemen Keuangan Perusahaan*. Jakarta Ghalia Indonesia, 2004.
10. Bank Indonesia, *Buku Ekonomi Syariah*, www.bi.go.id
11. Danang Sunyoto dan Fathonah Eka Susanti,(2015). *Manajemen Pemasaran Jasa*, Yogyakarta.
12. Rasyid, Daud. (1998) *Islam Dalam Berbagai Dimensi*, Jakarta: Gema Insani Press.
13. Rasyid, Daud. (2003), *Indahnya Syari'at Islam*, Jakarta: Usamah Press, 2003.
14. Rasyid Harun, Daud. (2020) *Concept of Khiyar In Transaction In Islamic Law*. Samarah: Samarah: Jurnal Hukum Keluarga dan Hukum Islam Volume 4 No. 2.
15. Rasyid, Daud. (2013) *Dirasah Fiqhiyyah Lihadits "Bai'atain fi Bai'ah" fi Manzur al-Iqtisad al-Islami*.Tsaqofah, Jurnal Peradaban Islam. Vol. 9 No. 1: Islamic Economics
16. Rasyid, Daud. (2020) *Interest Loan in The Perspective of Islamic Jurisprudence; (Comparative Studies)* .SALAM. Jurnal Sosial & Budaya Syar-i, FSH UIN Syarif Hidayatullah Jakarta, Vol. 7, No. 12, hal. 1063-1078.
17. Dwi Gemina. (2011) *,Product Devlopment Strategy of Islamic Banks in Indonesia*. Jurnal Sosial Humaniora ISSN 2087-4928 Volume 2 Nomor 1.
18. Gemala Dewi, (2007).*Aspek-aspek Hukum dalam Perbankan dan Perasuransian Syariah di Indonesia*, Jakarta, Kencana.
19. Harahap M. Guffar dkk,(2023). *Perbankan Syariah; Teori, Konsep, & Implementasi* Banten: PT. Sada Kurnia Pustaka.
20. Suyuthi, (2002). *Dukungan Universalisasi Islam*, Jakarta, NASA.
21. Jaih Mubarak,(2004). *Perkembangan Fatwa Ekonomi Syariah*, Bandung : Pustaka Bani Quraisy,
22. Kahf, M., & Mohomed, A. N (2016). *Credit Cards : Contemporary Issues from Economic and Sharī'ah Perspective*. JKAU: Islamic Econ, 29(1).
23. Karim, Adiwarmam.(2014). *Bank Islam, Analisis Fiqih dan Keuangan*, Edisi ke III, Jakarta, Raja Grafindo Persada,
24. KBBI. *Nasabah*. www.kbbi.web.id.
25. Kemenkop, (2022). *Konsep, Produk dan Implementasi Operasional Bank Syariah*, Jakarta; PT. Djambatan.
26. LPS. *Journal .Bank yang dilikuidasi*. /www.lps.go.id,

27. M Maemun, Jurnal, (2022). *Perinsip dasar Perbankan Syariah. Sharia Economic Law*, Jurnal Al-Hiwalah.
28. Majid, Z. A. (2021). Interpretation Approach in The Dynamics of Sharia Banking. *Al-Risalah: Jurnal Studi Agama dan Pemikiran Islam*, 12(2), 346-358.
29. Martono, (2022). *Bank dan Lembaga Keuangan Lain*. Yogyakarta. Ekonisia.
30. Masrul Efendi Umar Harahap, (2020). *Metode Pemberdayaan Berbasis Dakwah*, jurnal At-Tagyir, Volume 3 Nomor 1.
31. Masrul Efendi, (2020). *Metode Pemberdayaan Berbasis Dakwah, Jurnal Jurnal Dakwah dan Pemberdayaan Masyarakat Desa*, Volume 3 Nomor 1.
32. Mohammad Hasan, (2013). *Metodologi Pengembangan Ilmu Dakwah*, Surabaya, Pena salsabila.
33. Muhamad. (2012). *Ekonomi Mikro dalam Perspektif Islam*. Yogyakarta: BPFE.
34. Muhammad Basir , Mulyahati Renreng, (2021). *Analisa Pembiayaan Produktif terhadap jumlah Nasabah pada Koperasi Karyawan Samudra Tonasa Lines Kab Pangkep*. Jurnal Keuangan dan Perbankan. Vol. 3 No. 1.
35. Muhammad Hanif Fuadi, (2017). *Pesan Dakwah Hasan Al-Banna Dalam Buku Majmu''at Al-Rasail*, Jurnal Ilmu Dakwah Vol 11 No. 2.
36. Muhammad Sabbam Rasyidi al-Zaini, (1966) *Al-Mu''jam al Mufahras Lima''ani Al-Qur''an Al-Azhim*, Damsyik-Lebanon: Dar al-Fikr.
37. Muhammad Taqi Usmani, (2002). *An Introduction to Islamic Finance*, Pakistan: Maktaba Ma'ariful Qur'an.
38. Muhammad. (2014). *Manajemen Dana Bank Syariah*, cetakan 1, Jakarta. PT Raja Grafindo Persada.
39. Mustafa Edwin Nasution, et al. (2006). *Pengenalan Eksklusif Ekonomi Islam*, Jakarta, Kencana,
40. Nurul Huda dan Nurul Fitriyah, (2020). *Edukasi dan Penyuluhan dalam Peningkatan Kualitas Pelayanan Perbankan Syariah*, Journal of Islamic Economics, Vol. 12, No. 2
41. Nurul Huda dan Nurul Fitriyah, (2020). *Edukasi dan Penyuluhan dalam Peningkatan Kualitas Pelayanan Perbankan Syariah*, Journal of Islamic Economics, Vol. 12, No. 2.
42. Otoritas Jasa Keuangan.. *Penilaian Tingkat Kesehatan Bank Umum Syariah Dan Unit Usaha Syariah*. POJK No 8/POJK.03/2014
43. Otoritas Jasa Keuangan, *Perbankan Syariah*, www.ojk.go.id
44. Peraturan Otoritas Jasa Keuangan (POJK) tahun 2024 tentang Penerapan Tata Kelola Syariah bagi Bank Umum Syariah dan Unit Usaha Syariah
45. Rachmadi Usman, (2003). *Pilihan Penyelesaian Sengketa di Luar Pengadilan*, Bandung, Citra Aditya Bakti.
46. Rifki Ismal, (2013). *Islamic Banking in Indonesia: New Perspectives on Monetary and Financial Issue*, England,

47. Rosly, S. A.(2005). *Critical Issues on Islamic Banking and Financial Markets: Islamic Economics, Banking and Finance, Investments, Takaful and Financial Planning. Thunderbird International Business Review*, 47(2).
48. Rubiyannah dan Ade Masturi,(2010). *Pengantar Ilmu Dakwah*, Ciputat, UIN Syarif Hidayatullah Jakarta.
49. Safarudin Munthe,(2017). *Implementasi Prinsip Ekonomi Syariah dalam Peraturan Perbankan Syariah sebagai Pencapaian dalam Hukum Islam*, Jurnal Ilmiah, Advokasi, Vol. 05. No.2.
50. Schiffman, Leon dan Leslie Lazar Kanuk,(2008). *Perilaku Konsumen, Edisi ketujuh*, PT.Indeks, Jakarta.
51. Slamet, Dahlan. (2014). *Manajemen Lembaga Keuangan*, Fakultas Ekonomi Indonesia, Jakarta.
52. Sunarto Zulkifli, (2003). *Panduan Praktis Transaksi Perbankan Syariah*, Jakarta : Zikrul Hakim.
53. Suryadi Didih. (2006). *Promosi Efektif Menggugah Minat dan Loyalitas Pelanggan*,Tugu Publisier.
54. Suryadi Didih.(2006). *Promosi Efektif Menggugah Minat dan Loyalitas Pelanggan*,Tugu Publisier.
55. Teguh Pudjo, Mulyono,(2006). *Manajemen Perkreditan Bagi Bank Komersial*, Yogyakarta. BPFE.
56. Trisadini P. Usanti, Abd. Shomad, (2013). *Transaksi Bank Syariah*, Jakart, Bumi Aksara.
57. Undang undang nomor 21 tahun 2008 tentang perbankan syariah pasal 4 ayat 3
58. Undang-undang No. 21 Tahun 2008 tentang Perbankan Syariah
59. Uyuni, B., & Adnan, M. (2021). Relationship Between Politics And Dakwah In The Qur'an And As-sunnah. *Al-Risalah: Jurnal Studi Agama dan Pemikiran Islam*, 12(2), 187-207.
60. Wahyu Illahi,(2010) *Komunikasi Dakwah*, Jakarta, Remaja Rosadakarya.
61. Warkum Sumito,(2016). *Asas-Asas Perbankan Islam Dan Lembaga-Lembaga Yang Terkait*, Jakarta, PT. Raja Grafindo.
62. Winarno & Ismaya, (2007). *Kamus Besar Ekonomi, Bandung*, Pustaka Grafika,
63. Yulianti, Farida, Lamsah, dan Feriyadi. (2019). *Manajemen Pemasaran*. Jurnal, Deepublish.
64. Yusuf al-Qardhawi, (2003). *Fawaidul Bunuk Hiya ar Riba al-Haram*, Terjemahan oleh Setiawan Utomo, Jakarta Akbar Media Eka Sarana,, Cet. ke-IV.
65. Zulfadi nugraha, triyan putra, (2023). *Strategi Pengembangan Produk Perbankan Syariah dan Prospek Perkembangannya dalam Industry Perbankan*, Jurnal off Financial and Islamic Banking vol. 1 No.1.