

Grounding Fiqh Rules for the Development of Sharia Financial Institutions in Banyumas

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Abstract: The views of the people of Banyumas on Islamic bank products are divided into 3 types, namely lawful, doubtful, and unlawful. Preliminary data shows that the Indonesian Muslim community is still diverse in responding to the existence of Sharia banking products, which are sharia products provided for Muslim community. The purpose of this study is to find ways to respond to Islamic bank products and what Islamic banks have to do with the attitude of the community. This type of research is field research with a qualitative descriptive approach. Using the Rules of Fiqhiyah as a tool for analysis. The result is that "Performing one of the actions that are less dangerous than two things that are dangerous is mandatory". This is manifested in actions in the form of, among others; back to sharia commitment, considering Islamic Financial Institutions not savings and loan institutions and product innovation.

Keywords : *Rules of Fiqhiyah, public attitudes, Islamic financial institutions*

INTRODUCTION

The development of Islamic banks in Indonesia began with the birth of Bank Muamalat in Jakarta as a sharia bank established in 1992, supported by Law (Law) number 21 of 2008 concerning sharia banking. Now the number of Sharia Commercial Banks (BUS) has multiplied, both new sharia banks and conventional national banks with dual systems. The development of sharia banking can be seen from its distribution, which is relatively spread throughout Indonesia. Meanwhile, regulations related to Islamic banking have been issued since a decade ago. Law Number 21 of 2008 concerning Islamic Banking states that the principles of Islamic banking business activities are based on the principles of sharia, democracy, economy, and prudence. Islamic banks function as collectors and distributors of public funds in addition to social functions in the form of baitul mal institutions and collecting social funds in the form of cash waqf. Islamic banks that have obtained a business license are required to clearly state the word sharia in the writing of the name. The concept of banking which was initially only a theoretical discussion, has now become a factual reality that is growing and developing.



Islamic Financial Institutions have great potential to contribute to the economy through two main aspects, namely higher and inclusive economic growth, and better economic and financial stability. The principle of profit and risk sharing in Islamic finance which is considered very appropriate for financing the real sector, especially small and medium enterprises (SMEs), can support inclusive and quality economic growth. Meanwhile, the principle of profit and risk sharing and asset-based financing will encourage better risk management and avoid credit booms. The total assets (specifically BUS and UUS) amounted to Rp. 443.03 trillion, the growth assets of national Islamic Banking reached 14.04%, market share 5.72%. The achievement of the market share of Indonesian Islamic banking for 20 years is still at 5%, although various efforts have been made by stakeholders through policies in order to increase market share according to the target. (Sharia Financial Masterplan). The large market potential is not accompanied by large market share growth, considering that the majority of the Indonesian population is Muslim. The growth of assets and market share cannot be separated from the various attitudes or views of the community towards Islamic banks. Views that place the position as accepted in society will imply a lot of use of the services of this institution.

On the other hand, the Banyumas community's view of Islamic banking products is divided into 3 types, namely lawfull, doubtful and unlawfull. Lawfull consists of people who view that Islamic financial institution products are already sharia by 30%, doubtful consists of people who view that Islamic financial institution products are only half sharia by 50% and unlawfull consists of people who view that Islamic financial institution products are a form of cloning of conventional banks or are not sharia by 20%. This is very concerning. In fact, in its journey, Islamic banks were able to face the crisis. While conventional banks when the credit crisis spread throughout the world showed how weak the foundation of the interest-based financial system was One of the roles of Islamic law is to place it as a product so that there is a drive to always be adaptive to problems. The movement starts from efforts to build patterns of interpretation of legal sources or strategies for implementing law in society in order to answer these demands. Or it is termed that Islamic law has the character of *shalih li kulli zaman wa makan*. In Islamic law, there are fiqh rules that are used as a developing study, apart from the evidence of the Qur'an and Hadith. It becomes interesting if it is mapped out what should be the efforts of Islamic financial institutions so that they are more in demand by the community. So to answer this, there needs to be fiqh provisions on how to respond to Islamic financial institution products, especially banking products as a guide. Therefore, this

research explains the response of the Banyumas community to Islamic bank products through the perspective of fiqh rules

METHODS

This type of research is field research with a qualitative descriptive approach. The objects of research are Islamic financial institutions in Banyumas and customers of Islamic financial institutions and members of MES (Islamic Economic Society) as many as 15 people, the method of data collection is by observation and in-depth interviews to explore respondents' opinions about their assessment of Islamic financial institution products and how their attitudes are. The results of the data from respondents were then reduced, classified, and analyzed using content analysis with the withdrawal of developments related to solutions to problems using the Fiqhiyah Principles as the analytical tool. This section can also entitle Models or Experiments. It is also possible for a manuscript to have both Theory and Experiment sections at the same time if necessary.

RESULTS

Factors that influence the development of Islamic banks, consist of factors related to customer/consumer decision making, including efficiency, education and public knowledge about Islamic banking and bank interest, regulations, fatwas that bank interest is usury and haram, Islamic banks proven to be superior in facing crises, integration of Islamic financial institutions, competitiveness of Islamic banking, socialization and available facilities. The increasing Islamic awareness of the community and the largest Muslim community in the world in Indonesia is a potential market for Islamic banks, accompanied by improving community welfare. Islamic law is one of the social institutions that carries the function as social control as well as new values and the process of social change. Carrying out the first function, it functions as God's blueprint, also the social engineering of a community group. While the second function places it as a product so that there is a drive to always be adaptive to problems. In Law there are fiqh rules that are one of the studies and developments in responding to problems. The rules of Islamic Law, including such as

ارْتَبَا بَ أَخْفَ الضَّرَرَيْنِ وَاجِب

“Taking one of the less dangerous actions of two dangerous things is obligatory”

Then the Rules of Islamic Law

دَرْءُ الْمَفَاسِدِ مُقَدَّمٌ عَلَى جَلْبِ الْمَصَالِحِ

“Avoiding harm/danger takes precedence over gaining benefit/benefit”

There is also a rule:

الرضا بالتشين رضا بما يتولد منه

"Being willing to do something means being willing to do everything that comes from it."

Al-Qawā'id al-Fiqhiyah which is used in the case of usury is

ربا فهو منفعة جرم قرض كل

This means that anything that brings profit through debt activities is considered usury.

DISCUSSIONS

Inhibiting factors related to the implementation of a new banking system include, first; the community's inadequate understanding of the operational activities of Islamic banks, second; the incomplete banking provisions, monetary instruments and financial markets that support the operations of Islamic banks, third; the limited number and distribution of Islamic bank branch offices, fourth; small market share and fifth; Human Resources (HR) that do not yet have expertise. Islamic banks are required to increase the number of customers/consumers, one of which is by influencing their decision-making, through more active ways of developing their business, both in socialization, instrument innovation, and bank products. Providing satisfactory services and functioning Islamic banks is also not only as a financial and commercial institution but also a social financial institution because the entry of Islamic banks in social activities will create positive sentiments in various ways, so Islamic banks must have high competitiveness by adhering to Islamic values, being able to play a significant role and becoming a reliable institution.

Table 1.1. Total gross assets, total financing, DPK, FDR of Islamic General Banks in several regions in Central Java (Unsoed, 2018)

asset gross	financin g	DP K	FDR	Daerah
366	356	71	498,95%	Tegal
138	136	122	111,52%	Pati
847	492	453	108,60%	Semarang
100	64	87	73,80%	Kendal
616	355	566	62,71%	Kudus
231	117	221	52,98%	Cilacap
924	558	842	66,35%	Pekalongan



77	62	77	80,26%	Salatiga
1.208	746	1.116	66,80%	Banyumas
3.471	2.917	2.958	98,62%	Semarang
5.609	5.126	3.352	152,95%	Surakarta

Consumers in choosing a bank for their financial transactions will go through these processes. This can also be seen in the post-decision-making behavior of Islamic bank customers in Central Java, divided into 2 (two) types, namely; customers with emotional-ideological characters consisting of customers who decide to only choose to transact and only have accounts in Islamic banks, and have an understanding that the profit sharing they receive is not solely due to economic factors, but because it is more justified by religion, and customers with rational-economic or rational-transactive characters consisting of customers who decide to transact and have accounts in Islamic banks and conventional banks including non-Muslims, because they have an understanding that the profit sharing received is more competitive compared to interest income from conventional banks.

The market share of Islamic general banks in the Banyumas region is 5.72%, although it shows a higher percentage than the market share in Purbalingga which only reached 1.6%, in Cilacap at 5%, Banjarnegara at 5.6% and Yogyakarta at 7.9%. However, when viewed from the market share target of 22%, it seems that the achievement is still far from what is expected. Judging from the high and low ratio of non-performing loans (NPL), Banyumas district has a lower percentage, which is below 5%, and according to Commission C of the Central Java Provincial People's Representative Council which is in charge of banking and finance, a good NPL is one that does not reach 5%, for the Central Java region the highest NPL is in Tegal which reaches 15.33%, Purworejo 11.92% and Kudus 10.09%.

Sharia Bank as a general bank with a profit sharing system based on Islamic law, has a strong legal basis, namely; UUD 1945, Government Regulation Number 70 of 1992 concerning General Banks, Government Regulation Number 72 of 1992 concerning banks based on the principle of profit sharing and regulations of laws concerning other Islamic financial institutions. Banking is an institution that carries out three main functions, namely accepting deposits, lending money, and money transfer services.



The law always changes according to the principle of *tagayyur al-ḥkām bi tagayyuri al-azmināt wa al-amkināt wa al-'adadi wa al-aḥwāl*. In the history of the economy of Muslims. The functions of banks have been known since the time of the Prophet Muhammad SAW, these functions are to receive deposits of property, lend money for consumption and business needs, and make money transfers. The Prophet Muhammad SAW, who was known as al Amin, was trusted by the people of Mecca to receive deposits of property, so that at the last moment before the Prophet migrated to Medina, he asked Sayyidina Ali ra to return all the deposits to their owners, in this concept, the person entrusted cannot use the deposited property.

A friend of the Prophet, Zubair bin al Awwam, chose not to accept deposits of wealth. He preferred to accept it in the form of a loan. Zubair's actions had different implications: first, by taking the money as a loan, he had the right to use it; second, because it was a loan, he was obliged to return it in full. Another friend, Ibn Abbas, was recorded as sending money to Kufah. It was also recorded that Abdullah bin Zubair in Mecca also sent money to his younger brother Misab bin Zubair who lived in Iraq. The use of checks was also widely known in line with the increase in trade between Syria and Yemen, which took place at least twice a year. Even in the time of Umar bin Khattab ra, he used checks to pay allowances to those who were entitled. With this check they then took wheat at the Baitul Mal which at that time was imported from Egypt. It is clear that there were individuals who had carried out banking functions in the time of the Prophet SAW, even though these individuals did not carry out all banking functions. There are those who carry out the function of receiving deposits of assets, there are friends who carry out the function of lending and borrowing money, there are those who carry out the function of sending money, and there are also those who provide working capital. Islam responds to banking or *jihbiz*, with the three main functions of banking, namely collecting, managing and distributing, basically it is permissible, except when carrying out banking functions using things that are prohibited by sharia. In conventional banking practices known today, these functions are carried out based on an interest system. Conventional banks are not necessarily identical to usury, because related to bank interest is still a debate.

Definition of usury, cause (*illat*) and purpose (*hikmah*) of usury prohibition, then conventional banking practices that are classified as usury can be identified. *Riba fadl* can be found for example in foreign exchange transactions that are not carried out in cash. *Riba nasi'ah* can be found in credit interest payments and savings / deposit / giro interest payments. *Riba jahiliyah* can be found in credit card transactions that are not paid in full. It is clear that conventional banking in carrying out

some of its activities is not in accordance with sharia principles. Therefore, efforts need to be made to introduce banking practices based on sharia principles. According to Islamic Law Principles:

ارْتِكَا بٌ أَخْفَى الضَّرَرَيْنِ وَاجِبٌ

"Taking one of the less dangerous actions of two dangerous things is obligatory", So we must free ourselves, avoid with all our might the dangers of usury by going to Islamic banking. If it turns out that Islamic banking is not yet fully Islamic, that is the benefit that must then be our final goal, namely to make totally Islamic what was previously only half Islamic. If we are given the choice of half Islamic or fully conventional, then we should choose half Islamic, with the note that there is an unstoppable effort to move towards Islamic banking that is completely Islamic, not choosing completely conventional.

Running a sharia banking business is not completely separate from conventional banks. For example, in the case of non-halal current account funds from other banks, ta'zir or fines caused by late financing. In Nur Hadi's research, funds from this segment can be detected through accounting science. In it, it will inform the portion of funds that are considered halal bank income or dubious goods. Although later the portion of funds on this side if published will have the potential to damage the reputation of sharia banks. Lubis said, the basic philosophy of financial institutions is to seek Allah's pleasure to obtain fid-dunna or worldly profits as well as ukhrawi or the hereafter.

There are also rules:

الرضا بالشيء رضا بما يتولد منه

"Being willing to do something means being willing to do everything that comes from it."

So in line with this rule, an Islamic institution must avoid all activities that can result in deviations from Islamic values. The logical consequence of the rule above is a silent attitude towards practices that have negative impacts. Of course, it is not the best solution if a Muslim knows when usury is oppressing others but remains silent, so that the practice of usury becomes necessary to switch to activities that are permitted in sharia.

One of the activities in sharia banking is using al-Qawā'id al-Fiqhiyah, namely the implementation of objectives

الأصل في المعاملات الإباحة إلا أن يدل دليل على تحريمها

namely, this rule in terms of sharia banking is that all types of transactions managed by banks (especially sharia banking such as wakālah, murābahah, current accounts, deposits, etc.) are permitted as long as there are no other arguments that prohibit it.

This rule is mentioned 125 times and is a general rule that is often used as a universal provision in the DSN-MUI which provides guidelines related to the activities of Islamic financial institutions.

لا يجوز لأحدٍ أم يأخذَ مَالٍ أَحَدٍ بِلا سَبَبٍ شَرْعِي

"It is not permissible for a person to take another person's property without a justifiable reason according to the Shari'a" (az-Zarqa, 1989: 465). In Islamic banking, there is also a Qardu al-hasan product, the principle of which is a mutual assistance agreement and not a commercial transaction.

Adiwarman provides arguments about Islam and Islamic Sharia Banking. A view of life that regulates all aspects of human life other than Islamic teachings, including economic aspects. In ushul fiqh there is a rule that states that mala pamanmu alwajib illa bihi fa huwa is obligatory, namely something that must exist to perfect what is obligatory, so it must be held. The Messenger of Allah said أَنْتُمْ أَعْلَمُ بِأَمْرِ دُنْيَاكُمْ (you know more about your worldly affairs). However, if we trace the banking practices carried out by Muslims, it can be concluded that although the vocabulary of Islamic jurisprudence does not recognize the word 'bank', historical evidence actually states that the function of banking has been practiced by Muslims since the time of the Prophet. It can be said that the concept of a bank is not a foreign concept to Muslims, so that ijtiḥad to formulate the concept of a modern sharia bank does not need to start from the beginning. Adiwarman also did not close his eyes to the fact that there are still some irregularities in sharia banks. Both in terms of management and sharia. In his presentation on this matter, "If we never try, we don't know what to fix. That is the task of the National Sharia Council (DSN) to correct it.

Harmonization of fiqh, in responding to the operational products of Islamic financial institutions

The reasons underlying the birth of Islamic banks are that first; Muslims have been seen as being in a state of emergency, because Muslims can hardly avoid dealing with banks, even in terms of their worship. Second; saving the people from exploitation practices. Third; saving the dependence of Muslims on conventional banks. Fourth; the rules of fiqh *الخروج من الخلاف مستحب* "avoiding the dispute of scholars, the sunnah of the law is applied.

Muslims also see the impact of usury practices caused by the economic cycle in conventional banks, among others, first; causing exploitation (extortion) by the rich against the poor, second; large capital controlled by the haves is not channeled into productive businesses such as agriculture, plantations, industry and so on which can create many jobs, which are very beneficial for the community and also for the capital owners themselves, but the large capital is actually channeled into interest-bearing credit that is not yet productive, third; can cause business bankruptcy if the borrower is unable to repay the loan and interest. Meanwhile, there are various assessments of Muslims themselves regarding the products of Islamic banks, a small part considers them to be truly sharia products, half sharia and some others consider them only as a form of cloning of conventional banks.

The results of interviews with several respondents, August 31 - September 12, 2011, conducted by random sampling, with 80% of respondents' educational backgrounds being S1. Of the 20 respondents, 40% thought it was already sharia, 40% half sharia and 20% were just a form of cloning of conventional banks. This little information was obtained by the researcher from the results of interviews about attitudes with several respondents selected by the researcher by random sampling, so that initial data was found that the Indonesian Muslim community is still diverse in responding to the existence of sharia bank products which are in fact sharia products provided for the Muslim community. Thus, how should we respond to the growth of Sharia Banks which are crawling towards their development, if we are among those who state that in "Sharia Banks the system used is not fully sharia", then we must return to the Principles of Islamic Law: الضَّرَرُ يُزَالُ "the danger must be eliminated/removed".

Then the Islamic Law Principle: دَرَأُ الْمَفَاسِدِ مُقَدَّمٌ عَلَى جَلْبِ الْمَصَالِحِ "Avoiding harm/danger is prioritized over gaining benefit/benefit"

The Islamic Law principle above can be seen in the following description; if a woman's pregnancy is at great risk to her life, then she is faced with two equally difficult choices, between having to eliminate the life of her fetus or continue to raise it at the risk of her life. Muslims are now in a state of trying to free themselves from the impact of usury caused by conventional banks, some of the impacts of which are; causing exploitation/extortion by the rich against the poor, large capital controlled by the haves is not channeled into productive businesses, such as agriculture, plantations, industry and so on which can create many jobs, causing bankruptcy if the borrower is unable to repay the loan including interest.

How important moral norms and ethical values are as a basis for development and can realize them in economic life. Values that contain justice and do not judge others. The position of humans as social beings. In Social Fiqh, KH. MA. Sahal Mahfudh defines human function as `ibādatullāh and imāratul ard to achieve saadatut daraini or to achieve a happy life in this world and the hereafter. So the importance of focusing on practices that are now widespread and applied in Islamic financial institutions continues to be studied to produce superior and very high quality products in order to be able to compete and provide benefits for life.

Product construction as a solution for developing Islamic banks in Banyumas

Therefore, there are several things that Islamic banking must do so that its growth can be seen significantly. There are several things that Islamic banking must do so that its growth can be seen significantly.

1. Return to Sharia Commitment

Sharia commitment is the main thing that must be upheld by Islamic banking in Indonesia. Both from banking in general, business units, Baitul Tanwil, and Islamic cooperatives. So that the bad expression that Islamic banks are the same as conventional banks will disappear in society, and society will believe in sharia. Quoting from the introduction of the Anwarul Bashair Book by Kiai Sahal Mahfud,

الحمد لله الذى كمل عباده بالعقول والبصائر

Allah gives the mind and eyes of the heart to be used in meditation and devotion to Him as a form of gratitude to Him. What a loss it would be if it was not used to develop knowledge to become a caliph on earth. Including understanding and applying economic concepts based on sharia principles. The aim of implementing sharia principles is to protect religion (ḥifẓ al-dīn), soul (ḥifẓ al-nafs), mind (ḥifẓ al-'aql), and descendants (ḥifẓ al-nasl) especially in the context of protecting property. (ḥifẓ al-māl) . Because basically every behavior that aims to fulfill the five needs (maqasid-syariah) is mafsadah, whereas every behavior that eliminates these five things is mafsadah.

2. Sharia banks are not savings and loan institutions.

Sharia banks are not savings and loan institutions, but rather investment managers. This is what differentiates Islamic banks from conventional banks. Through conventional banks, people can borrow from the bank if they are able to pay the installments and interest, even though the



business is not feasible after being surveyed, but because there is a guarantee of being able to pay (Civil Servant Decree, Salary Decree, or collateral that exceeds the loan), conventional banks will easily provide loans. This does not apply to Islamic banks, when surveyed do not meet the requirements to get financing, even though they are able to pay in installments, Islamic banks will reject their financing applications. The reluctance to buy on their own is caused by something that can be troublesome, sometimes in practice it is displaced and more driven to go into debt, which must be focused on being careful.

3. Product innovation but still sharia and not ignoring technology

Every bank must have its own superior products. If we look at savings and investment products in sharia banking, one with another will be the same. Even tend to imitate conventional banking. This is the function of the Sharia Supervisory Board, to continue to supervise sharia products. For example, when sharia banking in Indonesia issued a Murabahah product combined with Rahn (Pawn) Gold, until now it has caused a lot of debate in the Islamic Economic Community forum. Likewise, the Indonesian Ulema Council (MUI) which is involved in the preparation of the online waqf pledge, a mechanism that is in accordance with sharia principles, stakeholders can also make a digital waqf pledge that facilitates the process of handing over waqf funds. It can also be exemplified in the zakat system as an important instrument in the economy and system. Sharia finance is considered necessary to accept digitalization in order to move along with the development of the digital era.

This needs to be done so that Islamic banking in issuing products remains innovative but still maintains the halalness of its products. By maintaining its sharia and continuing to innovate, Islamic banking will continue to grow significantly, because Allah's blessings accompany it. The author does not say that until now Islamic banking has not grown significantly because of its lack of blessings, but it could be that there are still elements of usury there, which Allah SWT has forbidden.

CONCLUSIONS

There are various assessments of the Muslim community itself towards the products of Islamic banks, a small part considers them as truly Islamic products, half Islamic and some others consider them only as a form of cloning of conventional banks. Muslims must free themselves, avoid with all

their might the dangers of usury by heading to Islamic banking. "Taking one of the less dangerous actions of two dangerous things is obligatory". So it is the obligation of Islamic financial institutions to always improve themselves in the form of actions including returning to Islamic commitments and product innovations that still pay attention to Islamic provisions.

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