

SHARIA BANKING AS A MEANS OF PROSECUTION AND STRENGTHENING THE COMMUNITY'S ECONOMY

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Diterima: Mei 25 2025

Direvisi: Mei 29 2025

Diterbitkan: Mei 30 2025

Abstract :

Islam is not only limited to matters of worship and faith, more than that, Islam also plays a role in providing solutions to real problems faced by society, one of which is the problem of the community's economy. This article discusses the role of Islamic banking as a means of da'wah in strengthening the community's economy. The purpose of this writing is to provide a strong understanding to the community that da'wah is not only in the form of lectures and religious studies but also strengthening the community's economy. Islamic banking products that are based on muamalah laws. So that the relationship or function of da'wah in Islamic banking can be found which in the end with the Islamic banking da'wah approach can be accepted by the community and avoid values that conflict with religion. This study uses qualitative descriptive research with a literature review approach, using primary and secondary data related to the title of the study above, so it can be concluded that in carrying out its transactions, Islamic banking does not only look at the benefits or banking benefits alone but also provides an understanding of the correct muamalah but also provides a real impact on the community whose customers become banks, namely stopping the practice of usury, and other transactions that are mixed with the Islamic religion, so this study will be a benchmark for how important Islamic banking is as a means of preaching to the community so that they transact in everyday life while still being based on religious values and this is the essence of preaching in Islam.

Keywords : *Islamic Banking, Da'wah, Community Economy*

ملخص:

لا يقتصر الإسلام على أمور العبادة والإيمان فحسب، بل إنه يساهم أيضاً في توفير حلول حقيقية للمشاكل التي تواجه المجتمع، ومن بينها قضية اقتصاد المجتمع. تتناول هذه المقالة دور الصيرفة الإسلامية كوسيلة للدعوة في تعزيز اقتصاد المجتمع. والغرض من هذه الورقة هو توفير فهم قوي للمجتمع بأن الدعوة لا تقتصر على المحاضرات والخطب، بل إن تعزيز اقتصاد المجتمع هو جزء من الدعوة، لا سيما منتجات الصيرفة الإسلامية القائمة على قوانين المعاملات. وبالتالي، يمكن تحديد العلاقة أو وظيفة الدعوة في المصرفية الإسلامية، وفي نهاية المطاف، من خلال نهج الدعوة، يمكن أن تقبل المجتمع المصرفية الإسلامية وتجنب القيم التي تتعارض مع الشريعة الإسلامية. تستخدم هذه الدراسة البحث النوعي الوصفي مع نهج مراجعة الأدبيات، باستخدام البيانات الأولية والبيانات الداعمة الأخرى المتعلقة بعنوان البحث أعلاه. لذلك يمكن استنتاج أن البنوك الإسلامية في تنفيذ معاملاتها لا تنظر فقط إلى الربح أو الأرباح المصرفية، بل توفر أيضاً فهماً للمعاملات المالية الصحيحة وتقدم

أمثلة عملية للجمهور العام من عملاء البنوك الإسلامية، وهي تجنب ممارسات الربا وغيرها من المعاملات التي تتعارض مع الإسلام. لذلك، ستكون هذه الدراسة بمثابة معيار لأهمية المصرفية الإسلامية كوسيلة للدعوة للمجتمع لإجراء المعاملات في حياتهم اليومية على أساس القيم الدينية، وهو جوهر الدعوة في الإسلام .

الكلمات المفتاحية: المصرفية الإسلامية، الدعوة، اقتصاد المجتمع

Abstrak :

Islam tidak hanya sebatas persoalan ibadah dan akidah semata, lebih dari itu, islam turut andil dalam memberikan solusi-solusi nyata problematika yang dihadapi masyarakat salah satunya adalah persoalan ekonomi masyarakat. Artikel ini membahas tentang peran perbankan syariah sebagai sarana dakwah dalam menguatkan ekonomi masyarakat. Tujuan dalam penulisan ini untuk memberikan pemahaman kuat terhadap masyarakat bahwa dakwah tidak hanya dalam bentuk ceramah dan pengajian namun juga penguatan ekonomi masyarakat merupakan bagian dari dakwah, khususnya produk-produk perbankan syariah yang berlandaskan hukum - hukum muamalah. Sehingga dapat ditemukan hubungan atau fungsi dakwah dalam perbankan syariah yang akhirnya dengan pendekatan dakwah perbankan syariah dapat diterima oleh masyarakat dan terhindar dari nilai-nilai yang berlawanan dengan syariat agama. Pada Penelitian ini, menggunakan penelitian kualitatif yang bersifat deskriptif dengan pendekatan kajian pustaka, menggunakan data utama dan pendukung lainnya yang berkaitan dengan judul penelitian diatas, sehingga dapat disimpulkan bahwa dalam menjalankan transaksinya perbankan syariah tidak melihat dari segi profit atau laba perbankan saja tetapi juga memberikan pemahaman tentang muamalah yang benar tapi juga memberikan praktik nyata kepada masyarakat umum yang menjadi nasabah perbankan syariah yakni menjauhi praktik riba, dan transaksi lainnya yang bertentangan dengan agama islam oleh karenanya penelitian ini akan menjadi tolak ukur seberapa pentingnya perbankan syariah sebagai sarana dakwah bagi masyarakat agar bertransaksi dalam kehidupan sehari-hari dengan tetap berlandaskan nilai agamam dan ini merupakan esensi dakwah dalam islam.

Kata Kunci: Perbankan Syariah, Dakwah, Ekonomi Masyarakat

INTRODUCTION

Financial institutions, which play a crucial role in global and national economic issues, namely banks, are a crucial foundation of a nation. In Indonesia, Law No. 10 of 1998 concerning Amendments to Law No. 7 of 1992 concerning Banking, Article 1, paragraph 2, states that a bank is a business entity that collects funds from the public in the form of deposits and distributes them to the public in the form of credit and/or other forms to improve the standard of living of the people (Law No. 10 of 1998).

There are two types of banks in Indonesia: conventional banks and Islamic banks (Nanang Sobarna, 2021, 52). Conventional banks are banks that operate using conventional methods (Irham Fahmi, 2014, 21). Sharia banks, as defined in Chapter 1, Article 1, paragraph 7, are banks that operate or implement their business activities using Sharia principles. These banks are divided into two types: Sharia Commercial Banks (BUS) and Sharia People's Financing Banks (BPRS) (Law No. 1 of 2008 concerning Sharia Banking).

These two banks share many similarities, particularly in their use of collection technology, transfer procedures, applications, and other general requirements for financing applications, such as ID cards (KTP), Taxpayer

Identification Numbers (NPWP), and others. The differences between the two lie in regulatory aspects, management structure, operational financing, and the work environment (M. Syafi'I Antonio, 2009, 29).

In Indonesia, Islamic banking has shown a significant development trend. This transformation is not only related to regulations and structures (Fatimah Tuzzuhro et al., 2023, 79), but also to banking innovation and creativity in attracting customers. Islamic banking is the main foundation of an Islamic financial system, especially in a country with a Muslim majority population like Indonesia. Because Islamic banks in Indonesia adhere to Sharia values, they play a key role in providing banking services based on Islamic principles (Deni Rahmat et al., 2023).

The first Islamic bank established in Indonesia was Bank Muamalat Indonesia, established in 1991 (Abdul Rachman et al., 2022). In practice, Islamic banks have four main functions: investment management based on mudharabah contracts; investment based on sharia principles such as mudharabah, musyarakah, ba'i as-salam, ijarah, and so on; financial services; and social activities such as qard, zakat, and so on (Ihsan Rambe, 2020, 25-26). Over time, many conventional banks established Islamic banks, such as Bank Mandiri Syariah, Bank Negara Indonesia (BNI) Syariah, and Bank Rakyat Indonesia (BRI) Syariah. These three banks later merged into one, Bank Syariah Indonesia (BSI), which officially began operations on February 1, 2021 (Alhusain, 2021, 19-24).

Meanwhile, the term "dakwah" (preaching) in Islam seems familiar and has even become very popular among the public today. However, the term "da'wah" is often associated with public religious studies, religious lectures, sermons from the pulpit, and preaching by religious teachers (ustadz), or preachers. Da'wah is often misunderstood as merely preaching and so on. This misconception is frequently echoed by various parties, yet this limited meaning of da'wah remains deeply rooted in society (Didin Hafidhuddin, 1998, 68-69). M. Natsir defines da'wah as an effort to call and convey to individuals and society the Islamic concept of the purpose of life and human perspective on life in the world. It calls for good and forbids evil through various means and media, both electronic and otherwise, and guides these experiences for the sake of social life and national life (La Adi, 2022, 3). It can also be said that the function of da'wah is a conditioning process so that society understands, knows, practices and believes in the teachings of Islamic principles, so that the process of Islamization of society to carry out Islamic values in every daily activity and life so that later they will obtain happiness in the world and the hereafter (Raudhonah, et, all, 2017, 21-22). and also the main goal of Islamic da'wah is to realize and strive for a happy and prosperous life both in the world

and in the hereafter by hoping for the blessing of Allah SWT in conveying, practicing Islamic values that bring happiness and prosperity according to their respective fields. individual (Siti Mujahadah, 2020,204). Therefore, narrowing the meaning of da'wah can have a negative impact on those who do da'wah who are not preachers or preachers, even though Islamic da'wah is not only in the form of lectures but practice and giving real examples in everyday life, this is the broad meaning of da'wah.

Over time, da'wah methods have evolved into diverse methods to enable the public to fully understand and understand Islamic teachings and values. The first da'wah method used is fardiyah da'wah, which is face-to-face da'wah between the preacher and an individual or small group; second is ammahm da'wah, a type of da'wah bil lisan (verbal da'wah) with a broader scope aimed at the wider community, such as lectures and other forms of da'wah; third is da'wah bil lisan (verbal da'wah); fourth is da'wah bil hall (public da'wah), which focuses on providing examples and good deeds; and fifth is da'wah bi tadwin (written da'wah) (Sayuti, Finsa, 2020-270-271).

In this regard, Islamic banking and da'wah can be used as efforts to strengthen the community's economic standing and also to foster an understanding of Islamic financial transactions. Many researchers have studied Islamic banking in general, both qualitatively and quantitatively, such as Latifah's research entitled "Indonesian Islamic Banks in Strengthening the MSME Sector Economy During the Pandemic" and Yuli Eviyanti's research entitled "Sharia Cooperatives as a Means of Islamic Economic Development Da'wah," and many others. This research, of course, differs from the focus on how Islamic banking serves as a means of da'wah in strengthening the community's economy. Therefore, it is important to provide the public with an understanding that every financial transaction conducted by Islamic banks is part of the practice of Islamic law, particularly in the areas of prohibition of usury and prohibition of buying and selling that violate religious rules. This indirectly encourages (da'wah) customers to practice various financial transactions in accordance with religious values.

RESEARCH METHOD

This research is a descriptive qualitative study and adopts a library study approach (Hasan Syahridzal et al., 2023, 18). By adopting this method, the researcher aims to provide a comprehensive understanding of the role of banking and the da'wah values contained in Islamic banking. The researcher collected primary data from various literature, both books and journals, that are relevant to the research title. This data was supplemented with related secondary data, such as applicable laws and related arguments. Data collection

continued by searching for scientific journals and books related to Islamic banking, including its structure, regulations, and products offered, as well as da'wah materials related to da'wah methods and the nature of da'wah in Islam. The next stage was data processing. The collected data was then verified for validity and analyzed in depth using comparison and similarity methods. The analysis technique used is descriptive-analytical, where this technique aims to provide an overview of the object being studied through the collected data and is followed by a presentation of the results and conclusions in general (Sabila Ainun Nisa, et, all, 2024, 348).

RESULTS AND DISCUSSION

Islamic Banking

Islamic banking is a combination of two words combined into one. The first is the word "bank," which means table or bench. The word "bank" itself comes from the Italian word "banco," which was called a bench because its operational activities with customers were conducted at a table. Around the 12th century, in Italy, the word "banco" was synonymous with a money exchange business (Faizul Abrori, 2022, 194). Meanwhile, the word "sharia" in banking refers to a set of rules and agreements between bank managers and other parties to deposit funds and finance businesses and/or other activities based on religious or sharia principles. Therefore, an Islamic bank is defined as a financial institution that functions as a bridge between groups with excess funds and groups lacking or needing funds for business or other activities based on Islamic religious or sharia principles (Ahmadiono, 2013, 3).

In its history, Islamic banking has emerged during the time of the Prophet Muhammad SAW and his companions, where financial transactions at that time focused on 3 types of transactions, deposits, loans and money transfers, these three transactions have become daily activities among Muslims at that time, of course the Prophet Muhammad SAW, a figure who reflects the rules of Islam in his life, became an important figure in supervising and carrying out these three transactions in accordance with the teachings he brought. And many among the companions who also carried out these transactions include the friend Zubair bin al-Awwan who often made loan transactions, the friend Ibn Abbas who sent money to Kufa, the provision of capital which is now known as mudhorabah is often done by the muhajirin and the ansar (Abdul Muhith, 2017, 72). Meanwhile, the growth of Islamic banking in Indonesia has experienced significant growth since the establishment of Bank Muamalah Indonesia, the first Islamic bank in Indonesia, in 1992. However, prior to this, there had been non-bank financial institutions in Indonesia that adhered to the Sharia system. Seeing public enthusiasm for non-bank financial institutions that adhere to Sharia, the government provided support through the creation of banking

regulations, resulting in the recognition of two banking models in Indonesia: conventional banks and Sharia banks (Sri Wahyuni, 2022, 6).

The establishment of Islamic banks was also supported by several established conventional banks, such as Bank Rakyat Indonesia (BRI), Bank Negara Indonesia (BNI), Bank Tabungan Negara (BTN), and Bank Mandiri Syariah. Not only state-owned banks but also private banks, such as Bank Mega, Bank Niaga, Bank Pengkredit Rakyat, and others, have also supported the Sharia banking system. All of these banks have even established Sharia financial institutions to comply with applicable laws and regulations. And in further progress, to accelerate the growth of the national economy and Islamic finance, the government merged state banks that previously had their own Islamic banks, into one Islamic financial institution under the name Bank Syariah Indonesia, with the hope that with the existence of one centralized Islamic institution it will become a major force in the national economy and a new force in the world's Islamic economic and financial center. The merger of bank.mandiri.syariah, bank.rakyat_indonesia,syariah, bank,negara_indonesia syariah, is the result of the decision of the Minister of State-Owned Enterprises, Mr. Erick Thohir on February 1, 2021. and this merger is regulated in the regulation stipulated by the government No. 28, Year. 1999, UUPT_No.40.Year, 2007 and Law_No,21_Year, 2008, which discusses Islamic banking which has hopes for the effectiveness and efficiency of realizing national improvement plans in the field of Islamic finance and economics (Sri Wahyuni, 2022,7).

Principles of Islamic Banking

In carrying out their operations, Islamic banks have various regulations that they must adhere to, and these regulations must not be deviated from. These include:

1. The Prohibition of Riba (Interest).

Language-wise, Riba means to increase, develop, and balloon. Terminologically, it means adding something to a transaction, whether in a sale or purchase, a loan, or other transaction without the knowledge or proportion of the object of the transaction or the principal of the loan (A. Jalaluddin Ar Rumi, 2016, 29).

The prohibition of riba in Islamic banking is an implementation of the prohibition of riba as stated in the Quran and Hadith. This is a key characteristic that distinguishes Islamic banks from conventional banks, most of which still implement an interest-based system. The prohibition of usury is also a key principle of the Islamic economic system and is strictly regulated in Islamic banking laws (M. Haikal et al. 2024, 29).

One of the strongest arguments in the Quran for the prohibition of usury is found in Surah Ali Imran. Verse 130 reads:

Translation: "O you who believe, do not consume usury doubled and fear Allah, that you may prosper."

We also find a hadith from the Prophet Muhammad (peace be upon him) that also serves as the basis for the prohibition of usury, as follows (A. Jalaluddin Ar Rumi, 2016, 33):

"From Jabir (may Allah be pleased with him), he said: The Messenger of Allah (peace be upon him) cursed the one who consumes usury, the one who gives it, the one who writes it, and the two who witness it. He said: "They are all the same." Narrated by Muslim.

The prohibition of usury in Islamic banking is not only due to religious prohibitions but can also be seen as an effort to prevent economic instability in society and injustice and social inequality that lead to unequal prosperity. With the prohibition of usury practices in Islamic banking, it is hoped that an inclusive, transparent, and just system will be created. sustainable (M. Haikal, et,all 2024,29).

2. Prohibition of Gharar

Gharar, linguistically, means danger. Terminologically, gharar has three meanings: first, something whose outcome is uncertain; second, an item whose specifications are unknown; and third, something whose outcome or commodity is uncertain (Rudiansyah, 2020, 101). Gharar can be understood as a form of transaction or action containing elements of uncertainty and ambiguity, which can lead to losses for both parties involved in the transaction (Zulfahmi, Noura M, 2022, 141). The prohibition of gharar in Islamic banking demonstrates a strong commitment and transparency between managers and customers, preventing losses for both parties and fostering trust.

This prohibition is not only found in written regulations and laws but also in religious texts, both in the Qur'an and in the Sunnah. Hadith as follows:

Which means: "And do not let some of you consume the property of others among you in a false way and (do not) bring (the affairs of) that property to the judge, so that you can consume part of the property of others by (committing) sin, even though you know" (Ministry of Religion of the Republic of Indonesia, 2007). (Atika R., Achmad Abubakar, Halimah B, 2023, 429)

Several Hadith statements also state the permissibility of buying and selling activities that contain elements of gharar, one of which is a hadith narrated by Muslim, which reads:

From Abu Hurairah ra, he said, "The Prophet SAW has prevented (us) from (carrying out) buying and selling gharar." (HR. Muslim III/1153). (Nuhbatul Basyariah, 2022,43)

3. Prohibition of Maisir

Maisir in Islamic financial studies is synonymous with gambling or an act that relies on luck. Linguistically, "maisir" means convenience or something that is easy (Desita F, Fauziyatul L, 2024, 183). In terms of gambling, it is a transaction carried out by two or more people to control goods or services that generates profit for one party and harms the other, by tying the transaction to a specific event or occurrence (Akram Ista, et al., 2024, 326). In Indonesia, the term "maisir" is often used as an alternative form of "gambling," which relies on luck and seeks profit without working. Evidence demonstrating the prohibition of transactions involving gambling includes verse 219 in Surah Al-Baqarah, which reads:

Translation: "They ask you (Prophet Muhammad) about alcohol and gambling. Say, 'In both of them is great sin, and some benefit for mankind. (However,) the sin in both of them is greater than the benefit.'" They (also) ask you (about) what they spent. Say, "(What is invested is) the excess (of what is needed)." Thus Allah explains His verses to you so that you think

And in the hadith of the Prophet Muhammad, SAW, it is also explained as follows: (https://hadits.tazkia.ac.id//search/hadits?q=judi):

حَدَّثَنَا أَحْمَدُ بْنُ عَبْدِ الْمَلِكِ وَعَبْدُ الْجُبَّارِ بْنُ مُحَمَّدٍ قَالَا حَدَّثَنَا عُثَيْدُ اللَّهِ يَغْنِي ابْنَ عَمْرٍو عَنْ عَبْدِ الْكَرِيمِ عَنْ قَيْسِ بْنِ حَبِيبٍ عَنْ ابْنِ عَبَّاسٍ
عَنْ رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ إِنَّ اللَّهَ حَرَّمَ عَلَيْكُمْ الْحُمْرَ وَالْمَيْسِرَ وَالْكَؤُوبَةَ وَقَالَ كُلُّ مُسْكِرٍ حَرَامٌ

It has been told to us by [Ahmad bin Abdul Malik] and [Abdul Jabbar bin Muhammad] they both said: it has been told to us by [Ubaidullah], namely Ibn Umar, from [Abdul Karim] from [Qais bin Habtar] from [Ibn Abbas], from Rasulullah sallallahu 'alaihi wa sallam, he said: "*Indeed, Allah has forbidden wine, gambling and drums for you.*" He also said: "*Every intoxicant is haram.*"

Of the three principles that exist in sharia banking, all of these prohibitions are clearly stated in the Al-Qur'an and Hadith, and not only the sources above but there are many other arguments that strengthen them, and to further strengthen sharia banking regulations, these principles are also stated in the laws that apply to sharia banking and are supervised by authorized officials such as the National Sharia Council (DSN) and the Indonesian Ulema Council (MUI), as well as other authorized institutions.

Dakwah Bil Hal

Da'wah itself is defined as efforts or endeavors to invite, persuade, and guide people to understand and accept Islamic teachings comprehensively (Abdurrazaq, 2014, 165). Understanding a religious teaching requires not only the transfer of knowledge through teaching, religious studies, or lectures. To fully understand it, a person also needs practice or example from the preacher, ensuring that the teachings are accepted both physically and spiritually by the

community.

Others define da'wah as a comprehensive program that gathers the various knowledge and sciences needed by every human being. Through this knowledge, humans can see the true purpose of life and discover the path of guidance, becoming guided (Maimun Yusuf, 2022, 59). Among the various definitions put forward, there is a common ground: da'wah aims to transform people who initially did not understand religious teachings into understanding, those whose life path was initially crooked into a straight path, and so on, while maintaining religion as the primary foundation. Da'wah bil hal, is one of several techniques in da'wah carried out among the community. Composed of two vocabularies, namely da'wah and Hal, hal in Arabic means a state or action, so da'wah bil hal can be interpreted as a da'wah procession, by providing good examples in the form of definite actions to improve the quality of life in everyday life. Da'wah with the above technique is also intended as a da'wah activity that practices good deeds, character and behavior, in other words having good morals, so that others can accept our actions, moreover they can emulate them. Da'wah like this can also be shown as increasing peace and happiness in human life, both physically and spiritually. (Azizul A, Mohd. Hisyam, 2018, 3)

Da'wah bil hal can be divided into three main parts (Azizul A, Mohd. Hisyam, 2018, 5-10), including:

a. Da'wah bil hal with morals

This da'wah can be practiced by providing good examples (uswatun hasanah) to others. Providing good examples here is not only obligatory for da'i (preachers), but for all Muslims. As echoed in Surah Al-Ahzab, verse 21:

Translation: "*Indeed, in the Messenger of Allah you have a good example to follow for anyone whose hope is in Allah and the Last Day and who remembers Allah much.*"

The verse above states that we have the Messenger of Allah as the best preacher with good behavior. Preaching with morals as mentioned above can be done by preachers by building their morals first, then they can convey their preaching to their followers so that they can easily accept it.

b. Serving Da'wah Bil Hal

This kind of devotional da'wah can be done by helping those in need, especially the dlu'afa (the weak). In Surah An-Nisa' verse 75 it is stated:

Translation: "*Why don't you want to fight in the way of Allah and (defend) the weak, both men, women and children, all of whom pray: "Our Lord, take us out of this land (Mecca) whose inhabitants are tyrannical and give us a*

protector from Your side, and give us a helper from Your side!"

In the quotation from the Qur'an above, there is an explanation regarding the recommendation for Muslims who have the strength to help weak groups among them in a wise way, so that they can open the doors to the hearts of people who have good desires.

c. c. Da'wah, Bills, Things with Infrastructure

Infrastructure in *dawah.bil,hal.is* divided into two parts, namely infrastructure in the form of buildings and non-buildings.

The application of the term infrastructure in the form of construction in the form of buildings is contained in the text of the Al-Qur'an, surah At-Taubah verse. 108-109:

Translation: *"Do not pray in that mosque forever. Indeed, in a mosque that was founded on the basis of piety (the Quba mosque), from the first day it is better for you to pray in it. In that mosque there are people who want to clean themselves. And indeed, Allah loves clean people."*

Translation: *"So are those who build their mosques on the basis of piety to Allah and (His) pleasure good, or are those who build their buildings on the edge of a ravine that collapses, then the building falls with them into the hell of Jahannam. And Allah does not guide the wrongdoers."*

This verse speaks about construction that can give birth to devotion, such as the construction of the mosque used by the Prophet Muhammad SAW. as an infrastructure for guiding and carrying out methods of *da'wah bil hal*.

Meanwhile, *da'wah bil hal* with infrastructure (not buildings) explains that there will be an organization that preaches using the *bil hal* method. Allah says in the Qur'an in Surah Ali Imran verse 104:

Translation: *"And let there be among you a group of people who call to virtue, enjoin what is good and forbid what is evil; they are the lucky ones"*

The interpretation of the above quotation is that a group of people is needed to invite other groups to Islam and its sharia.

Da'wah, Bil, Hal. Sharia Banking

Da'wah, Bil, Hal. According to Harun, in his book "Guidelines for *Da'wah*," the definition of *da'wah* includes everything closely related to the primary or basic needs of human beings, especially those related to external economic needs. Therefore, *da'wah* activities in this form focus more on improving the lives of the community, thus enhancing their quality of life, as guided by Islamic teachings (Ahmad Saqir, 2015, 20).

Human development that can be carried out through *da'wah* in this form varies, including education, cooperative activities, public health programs, community nutrition, shelters, job openings, and many other activities, according to each individual's competency. A broader understanding of *da'wah*

bil hal is currently more relevant as a form of service to the community in general, so that da'wah is not limited to fulfilling religious understanding but also fulfilling the community's economic well-being.

Islamic banking is proof that the meaning of da'wah must directly impact the community through more Islamic banking products and comply with Islamic banking principles, such as the prohibition of usury. When society is confronted with usury, the economy of customers who borrow money from financial institutions is not only destroyed but can also be burdened with debts greater than the principal.

And the corporate social responsibility (CSR) program in Islamic banking is also part of da'wah bil hal, a program stipulated in law No. 40, Year, 2007. concerning limited liability companies, which handle social and environmental responsibility issues, for limited liability companies, the regulation of social and environmental responsibility is inseparable from the desire to create a sustainable economy that can improve the quality of life and areas that have benefits for PT, local groups and surrounding communities and also the general public (Ukila S, Nina H, 2020, 138), Islamic banks are part of limited liability companies so that they have an obligation for banking in realizing corporate social responsibility (CSR) programs, for example, Bank Muamalat Indonesia as a pioneer of Islamic banks has a corporate social responsibility program, first, assistance to underprivileged patients in 2011 at Rawa Lumbu Hospital, Bekasi, second, BMI provided financial assistance of 502 million to 3,025 orphans in Aceh in 2010, third, holding a qurban with orphans in 2009, fourth, BBM (Baitul Mal Muamalat) distributed deposit funds to 4 BMT in 2009 and fifth, helping isolated areas in 2009. and also BNI Syariah has a corporate social responsibility program that focuses on education but is accompanied by optimization in the health sector, empowerment of the people's economy and natural disasters and other programs (Abdurrazaq, 2014, 172-173).

CONCLUSION

Islamic banking which has been established since 1992 has become the spearhead in fulfilling the needs of the community in the field of Islamic finance, in carrying out Islamic financial activities, Islamic banking also plays a role in increasing public understanding of the values of muamalah in Islam, this function is part of the goal of Islamic da'wah, namely to invite and provide a complete understanding of the teachings of Islam. The community feels helped by the existence of a non-riba, non-gharar and maisir financial system, this is evidenced by the rapid increase in Islamic banking customers, especially when there was a merger between three Islamic banks into one and centralized in Bank Syariah Indonesia (BSI), with the absence of usury practices, a profit-

sharing system and upholding justice and mutual assistance to increase the economic power of the lower class, there is no more swelling of interest in banking transactions, no more parties are harmed so that both parties, both banks and customers become mutually beneficial partners.

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