

## Operational Concepts and Sharia Principles in the Management of Sharia Financial Institutions

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### Abstract

Islamic Financial Institutions (IFIs) are financial entities that operate in accordance with Islamic Sharia principles, which prohibit practices such as *riba* (usury), *gharar* (uncertainty), and *maisir* (gambling), while upholding social and economic justice. This article aims to provide a comprehensive explanation of the operational concepts and Sharia principles that underpin the management of Islamic financial institutions, and to analyze their implementation within the modern financial system. This study employs a qualitative approach, drawing on sources from the Qur'an, Hadith, fatwas issued by the National Sharia Board of the Indonesian Ulema Council (DSN-MUI), and regulations issued by the Financial Services Authority (OJK). The findings indicate that the operations of Islamic financial institutions are founded upon three main pillars: justice ('*adl*'), public interest (*maslahah*), and transparency (*amanah*). These principles are implemented through various Sharia contracts such as *mudharabah* (profit-sharing), *musyarakah* (partnership), *murabahah* (cost-plus sale), *ijarah* (leasing), and *wakalah* (agency). Sharia principles serve not only as a legal and moral foundation but also shape the institution's risk management system, Sharia governance, and Islamic Corporate Social Responsibility (ICSR). Therefore, the management of Islamic financial institutions is not merely profit-oriented but also grounded in spiritual, social, and sustainable economic values for the *ummah*. This study is expected to enrich academic literature on strengthening Sharia governance and to provide recommendations for regulators and practitioners to enhance the quality of Sharia compliance within the financial sector.

**Keywords:** *Islamic financial institutions, Sharia principles, Sharia operations, governance, Islamic finance.*

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## INTRODUCTION

Financial institutions are an identity within an economic system and a means of applying its principles. Sharia financing has become an important phenomenon in Indonesia in recent times. The growth of sharia financing in Indonesia is caused by several factors, including increasing public awareness of the importance of sharia financing, the growing Muslim population in Indonesia, and government support in the form of efforts to centralize Indonesia as a global sharia economic and financial review. (Adinda Arafah, Dwi Anggraini, and Sabilla Cahya Kinanti, 2023).

Islamic financial institutions (LKS) are one of the important pillars of the modern Islamic economic system, functioning to distribute funds from those with a

surplus to those with a deficit in accordance with sharia principles. Along with the increasing awareness of Muslims on the importance of an economic system that is free from usury and non-halal practices, Islamic financial institutions are proliferating in various countries, including Indonesia. This development is marked by the establishment of various Islamic banks, Islamic business units, Islamic insurance, Islamic financing institutions, and sharia-based microfinance institutions (Antonio, 2001).

Conceptually, an Islamic financial institution conducts financial activities in accordance with Islamic values derived from the Qur'an and hadith. The main goal is not only to obtain financial benefits, but also to achieve *falah*, which is the welfare of this world and the hereafter (Chapra, 2000). Therefore, in the Islamic financial system, every economic activity must be based on the principles of justice ('*adl*), help-help (*ta'awun*), and balance (*tawazun*). These principles are then manifested in transaction contracts that replace the interest-based system with a profit-and-loss-sharing system. The principle of *shari'ah* is a principle based on Islamic law, namely the Quran and Al-Sunnah. ( Dudi Badruzaman, 2019).

In the legal context in Indonesia, the basis for the existence of Islamic financial institutions has been regulated through various regulations, such as Law Number 21 of 2008 concerning Islamic Banking, Law Number 23 of 2011 concerning Zakat Management, as well as various DSN-MUI fatwas that regulate the operational mechanism of each Islamic financial product and service. In addition, the Financial Services Authority (OJK) plays a role in ensuring financial institutions' compliance with Sharia principles through the implementation of the Shariah Governance Framework, which emphasizes the Sharia Supervisory Board's (DPS) oversight of the institution's activities (OJK, 2019).

Sharia principles in the management of financial institutions span a wide range, encompassing spiritual, economic, social, and legal aspects. The spiritual dimension emphasizes that economic activities must be a form of worship to Allah SWT. The economic dimension demands efficiency and usefulness in every transaction. The social dimension contains the values of solidarity, equity, and justice in the distribution of wealth. Meanwhile, the legal dimension ensures that all business activities are free from prohibited elements such as *riba* (interest), *gharar* (uncertainty), and *maisir* (speculation) (Saeed, 1996).

In practice, Islamic financial institutions face various challenges, both internally and externally. Internal challenges include issues of Sharia compliance, product innovation, and the availability of competent human resources in the Islamic economy. Meanwhile, external challenges include regulatory dynamics, competition with conventional institutions, and limited public understanding of sharia products (Ascarya, 2017). Therefore, strengthening the operational concept and principles of sharia is crucial to ensure that Islamic financial institutions are not only symbolic but also truly reflect Islamic values in practice.

Several previous studies have shown that the success of Islamic financial institutions depends not only on business strategies but also on compliance with sharia principles (Haniffa & Hudaib, 2007). This compliance includes not only product and transaction aspects, but also governance, risk management, and social responsibility systems. In this case, Islamic financial institutions are required to balance between profitability and piety. Thus, Islamic financial institutions have dual

responsibilities: as business entities and as moral institutions that uphold Islamic values in the economic sphere.

This article aims to provide an in-depth understanding of the operational concepts of Islamic financial institutions and the Sharia principles that underpin their management. Through literature review and conceptual analysis, this paper will outline how Sharia principles are translated into operational policies, organizational structures, and the implementation of financial products and services. Furthermore, the role of the Sharia Supervisory Board and Sharia governance as an instrument for controlling compliance in the practice of Islamic financial institutions in Indonesia will also be discussed. With a comprehensive understanding of these concepts and principles, it is hoped that academics, practitioners, and regulators can strengthen the integrity of the Islamic financial system and ensure that these institutions truly become instruments to realize justice and the welfare of the people.

### *Basic Concepts of Sharia Financial Institutions*

Islamic financial institutions (LKS) are institutions that carry out financial activities in accordance with Islamic Sharia principles. According to Antonio (2001), LKS functions as an intermediary institution that connects parties with excess funds (surplus units) and those with a need for funds (deficit units), in accordance with sharia, namely without interest and in accordance with the principles of justice and profit sharing. In contrast to conventional financial institutions, which are oriented towards an interest-based system, Islamic financial institutions operate under a profit-and-loss-sharing system, where profits and risks are borne jointly according to a contract. Thus, the Islamic financial system emphasizes a balance between economic interests and moral values. Historically, the concept of Islamic financial institutions has its roots in the practice of muamalah during the time of the Prophet PBUH and his companions, in which economic transactions are carried out in an honest, transparent, and mutually beneficial manner (win-win). According to Siddiqi (1983), modern Islamic financial institutions began to develop in the 1960s, marked by the establishment of the Mit Ghamr Savings Bank in Egypt, which used an interest-free profit-sharing system. The development then expanded to various countries such as Saudi Arabia, Malaysia, Pakistan, and Indonesia.

In the Indonesian context, the development of Islamic financial institutions began with the establishment of Bank Muamalat Indonesia in 1991, which became the initial milestone of the national Islamic banking system. Since then, various Islamic financial institutions have continued to grow, including Islamic commercial banks, Islamic business units, financing institutions, Islamic insurance, and professionally managed zakat and waqf institutions (Karim, 2010).

### *Sharia Principles in the Management of Financial Institutions*

Sharia principles are the primary foundation in the management of LKS. Sharia principles are interpreted as agreements between the parties to store funds or financing. The financing and funding are carried out for a business activity in accordance with Sharia economic principles. (Rukaini, Juliana, 2025) This is based on Article 1, paragraph (13), of Law No. 10 of 1998. The activities in question include mudarabah, which is financing based on the principle of profit sharing, murabahah, which is the principle of buying and selling goods by obtaining profits, ijarah, where the financing of capital goods is based on pure lease without choice, or ijarah wa

iqtina with the option of transferring ownership of goods rented from the bank by another party. ( Mayang Rosana, 2023). This principle is not only legal (fiqh muamalah) but also encompasses moral and ethical values that distinguish the Islamic financial system from the conventional system. According to Lewis and Algaoud (2001), there are five main principles in Islamic finance: the prohibition of usury, the prohibition of gharar, the prohibition of maisir, the principle of justice ('adl), and the principle of social responsibility (maslahah).

#### *Prohibition of Usury*

Riba in Arabic means 'additional' (ziyadah), while, in terms of sharia, it is an addition taken without a valid exchange. The Qur'an expressly prohibits the practice of usury. *Al-Baqarah [2]: 275, "Allah has legalized buying and selling and forbidding usury."*

In the Islamic financial system, every form of reward for capital that is fixed and definite is considered usury. Therefore, Islamic banks replaced the interest system with a *profit-and-loss-sharing system, such as mudarabah (profit-sharing between capital owners and managers) and musharakah (mutual capital cooperation)*. This principle ensures fairness and balance in the sharing of benefits and risks (Chapra, 2000).

#### *Gharar Prohibition*

Gharar means unclearness, speculation, or unknown risk in a transaction. Islam prohibits gharar because it can cause injustice and uncertainty for one party. The Prophet Muhammad PBUH said, "*The Prophet forbade buying and selling that contains gharar*" (HR. Muslim).

To avoid gharar, all contracts in Islamic financial institutions must be clear regarding the object of the transaction, price, time, and the implementation mechanism. For example, in murabahah (buying and selling with profit margins), prices and profits must be clearly stated at the outset to avoid future disputes (Dusuki & Abdullah, 2007).

#### *Maisir Ban*

Maisir means gambling or speculation, i.e., obtaining profits without any real effort or contribution. Speculative transactions such as *derivatives trading and short selling* are included in the Maisir category. In the Islamic financial system, every profit must be derived from real economic activities that benefit the community (Saeed, 1996).

#### *The Principle of Justice ('Adl)*

Justice is a fundamental principle in Islamic economics. The Qur'an affirms, "*Indeed, Allah commands you to be just and do good*" (QS. An-Nahl [16]: 90). In the context of Islamic financial institutions, justice is applied in profit sharing, pricing, risk management, and customer service.

According to Chapra (2000), the principle of justice also requires Islamic financial institutions to ensure that no party is harmed in every transaction. This encourages the application of transparency and accountability principles in institutional operations.

### *The Principle of Benefit (Maslahah)*

The ultimate goal of Islamic economics is the achievement of *maslahah* or the benefit of humanity. This concept emphasizes that all economic activities must bring benefits rather than cause harm (*mafsadah*). As-Syatibi (Al-Jauziyyah, 1999) explained that *maslahah* includes the protection of five main things (*maqashid al-shariah*): religion, soul, intellect, descent, and property.

Islamic financial institutions must ensure that their products support the social and economic welfare of the community, not just for profit, for example, through sharia microfinance programs for MSMEs, zakat empowerment, and *Islamic Social Finance activities* (Beik & Arsyanti, 2016).

### ***Operational Concept of Sharia Financial Institutions***

The operational concept of Islamic financial institutions is based on the principles of intermediation and investment in accordance with Islamic law. According to Karim (2010), the operations of Islamic financial institutions include three main aspects: (1) source of funds, (2) distribution of funds, and (3) financial services.

**Funding Sources of Funds:** Islamic financial institutions collect public funds through deposit products such as wadiah current accounts, mudharabah savings, and mudharabah deposits. The wadiah contract is used for deposits without compensation, while the mudharabah contract provides profit sharing to the customer based on the agreement.

**Financing Distribution** The collected funds are distributed to those in need through sharia financing contracts, such as:

- a. Murabahah buys and sells with an agreed profit margin.
- b. Mudharabah cooperation between capital owners and business managers.
- c. Musyarakah: the cooperation of two or more parties who jointly invest capital.
- d. Ijarah: renting goods or services.
- e. Istishna' and Salam: contracts for buying and selling orders for the production and agricultural sectors.

**Financial Services** Islamic financial institutions also provide services such as remittances, *wakalah bil ujah* (representative with rewards), *kafalah* (guarantee), and sharia-based digital financial services.

All of these operational activities must be approved and supervised by the Sharia Supervisory Board (DPS), which ensures that every product, procedure, and policy of the institution does not conflict with Sharia principles (OJK, 2019).

### *Shariah Governance in Sharia Financial Institutions*

The concept of *Shariah Governance*, or Sharia Governance, is an integral part of the management of Islamic financial institutions. According to Hasan (2011), *Shariah Governance* is a system that ensures all activities of financial institutions are in accordance with Sharia principles through supervision, audit, and fatwa mechanisms.

In Indonesia, the role of sharia supervision is carried out by two leading institutions:

1. The National Sharia Council of the Indonesian Ulema Council (DSN-MUI) is in charge of issuing sharia fatwas as a general guideline.
2. Sharia Supervisory Board (DPS) in each financial institution, which functions to supervise sharia compliance in operational practices directly.

The implementation of *Shariah Governance* is also regulated in regulations such as POJK Number 8/POJK.03/2019 concerning the Implementation of the Compliance Function of Sharia Commercial Banks, which requires financial institutions to have an internal Sharia audit system. This is important to maintain public trust and prevent deviations from Sharia principles (OJK, 2019).

## METHODOLOGY

This research uses a qualitative approach and a literature review (library research). This approach was chosen because the primary focus of the study is on conceptual and normative analysis of Sharia principles and the operations of Islamic financial institutions. The qualitative approach allows the researcher to gain a deep understanding of the meaning, values, and philosophy underlying the Islamic financial system. The research seeks to interpret the meaning of sharia principles such as *riba*, *gharar*, *maisir*, *'adl*, and *maslahah* in the context of managing Islamic financial institutions in Indonesia. The data used in this study are secondary, sourced from various relevant academic and regulatory literature. According to Moleong (2017), secondary data in literature studies are obtained from previously published documents, books, scientific articles, research reports, and official sources. The data sources for this research include normative primary sources, such as the Qur'an, hadith, and fatwas of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI), as well as academic secondary sources, namely books and scientific journals. Sources of regulations and policies include Law Number 21 of 2008 concerning Sharia Banking, Law Number 23 of 2011 concerning Zakat Management, and various Financial Services Authority Regulations (POJK) related to Sharia governance and compliance for financial institutions. International articles and reports published by the Islamic Financial Services Board (IFSB), the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), and Bank Negara Malaysia (BNM) serve as international comparators. Data were collected through documentation methods and literature analysis. Data analysis is carried out in a descriptive-analytical manner, namely describing the phenomenon or concept being researched, then analyzing it based on Sharia theory and principles. This technique aligns with the research objectives, which are conceptual and normative. In this study, the analysis was carried out by integrating the *maqashid al-syariah* framework as the basis for evaluating the operations of financial institutions. This approach is used to assess the extent to which Islamic finance practices support benefits and prevent harm in the economic system.

## RESULTS AND DISCUSSION

### *Implementation of Operational Concepts in Islamic Financial Institutions*

Islamic financial institutions (LKS) have operational systems designed in accordance with Sharia principles to ensure that all transactions comply with Islamic regulations. In practice, LKS's operational activities can be grouped into three main aspects: fundraising, fund distribution, and financial service provision. According to Antonio (2001), this

operational structure reflects a harmonious relationship between the owner of the fund (*shahibul maal*) and the manager (*mudharib*), as well as between the institution and the community in general. The ultimate goal is to achieve a balance between economic interests and spiritual values.

#### *Funding*

Fundraising at Islamic financial institutions is carried out through sharia contract-based products, including:

- Wadiah Giro Akad is a deposit where customers deposit funds with the bank, and the bank can use the funds for operational activities. Profits are not mandatory, but banks can provide bonuses voluntarily (*grants*).
- Mudharabah Savings and Deposits: A cooperation agreement between the customer as the owner of capital and the financial institution as the manager.

*The profits are divided according to the agreed ratio.*

This fundraising model replaces the interest system used by conventional institutions. The principle is profit-and-loss *sharing*, so that institutions and customers both bear business risks (Karim, 2010). The fundraiser also pays attention to the principles of fairness and transparency. Customers must obtain clear information about profit-sharing ratios, risks, and fund management mechanisms. This transparency embodies the principles of *trust* and *adl* in Islamic muamalah (Chapra, 2000).

#### *Financing*

The distribution of funds in Islamic financial institutions is the main activity aimed at helping finance the real sector, such as trade, agriculture, industry, and services. The contracts used vary depending on the financing. Some of the main contracts include:

- Murabahah: A buying and selling transaction in which financial institutions buy goods needed by customers, then resell them with an agreed profit margin. This contract is very popular because the risk is relatively small and easy to understand.
- Mudharabah A cooperation agreement between the capital owner and the manager, where the profit is divided according to the ratio and the loss is borne by the capital owner as long as it is not due to the negligence of the manager.
- Musyarakah: Cooperation between two or more parties, each of which contributes capital and participates in management. Profits are divided in accordance with the agreement, while losses are divided in proportion to each partner's capital.
- Ijarah: A rental contract for renting goods or services, for example, renting a vehicle or property.
- Istishna' and Salam Akad buy and sell orders, commonly used for project financing or agriculture.

All of these agreements affirm the principles of justice, togetherness, and social responsibility. Islamic financial institutions are not allowed to finance sectors that contain haram elements such as liquor, gambling, or usury (Lewis & Algaoud, 2001). In addition to productive financing, Islamic financial institutions also play a role in the social sector through the Qardhul Hasan program, which is an interest-free charitable loan to help small communities. This program highlights the social dimension of the Islamic financial system, which distinguishes it from conventional institutions that are solely profit-driven (Beik & Arsyianti, 2016).

### 3. Sharia Financial Services (Services)

In addition to collecting and distributing funds, Islamic financial institutions also provide a range of financial services, including fund transfers, guarantees, and investments. Some of them are:

- Wakalah Representative to conduct transactions on behalf of other parties in certain rewards.
- Kafalah Guarantee provided by financial institutions to third parties.
- Move debt transfer from one party to another.
- Rahn Pawn with goods as collateral.

All of these services aim to facilitate people's economic activities while upholding halal principles, honesty, and transparency.

#### *Sharia Principles in Financial Institution Governance*

Sharia principles not only govern transactions, but also direct how financial institutions are managed. The concept of *Shariah Governance* (Sharia Governance) is the main framework for ensuring compliance with Islamic principles.

##### *Principles of Trust and Transparency*

Trust is a core value in the management of Islamic financial institutions. Every institution manager must manage customer funds with full responsibility and transparency. Allah SWT said:

*"Indeed, Allah has commanded you to convey the message to those who are entitled to receive it." (QS. An-Nisa [4]: 58).*

Transparency is realized through honest financial statements, information disclosure, and strong internal oversight. OJK (2019) requires every Islamic financial institution to submit periodic Shariah compliance reports to the regulator.

##### *Principles of Justice and Balance*

Justice ('adl) in governance means giving rights to each party according to their portion and not tying anyone. In this context, financial institutions must ensure fairness between capital owners, managers, and customers. Balance (tawazun) also demands that institutions pursue profits while considering social and environmental factors. This principle serves as the basis for Islamic Corporate Social Responsibility (ICSR), which is the social responsibility of institutions towards society (Dusuki & Abdullah, 2007).

##### *The Principle of Benefit (Maslahah)*

Maslahah is the principle that guides every managerial decision to benefit the ummah. In practice, Islamic financial institutions must channel funds to productive sectors and avoid speculative activities. Microfinance programs, productive waqf, and corporate zakat are tangible ways to apply the principle of maslahah. Beik and Arsyanti (2016) explained that Islamic financial institutions that integrate social activities into their business models have a positive impact on community welfare.

##### *Sharia Compliance Principles*

Compliance with Sharia principles is a fundamental element in the governance system. Every product and policy of the institution must obtain approval from the Sharia Supervisory Board (DPS), in accordance with the DSN-MUI fatwa. DPS has the following functions:

1. Supervise the institution's compliance with sharia principles.
2. Provide recommendations for new products.
3. Report sharia violations to regulators.

According to Hasan (2011), the effectiveness of DPS depends heavily on the independence, competence, and integrity of its members. In Indonesia, DPS plays a strategic role as the moral guardian of Islamic financial institutions and as a link between the economic world and religious values.

### ***Challenges of Implementing Sharia Principles in Indonesia***

Although Islamic financial institutions are proliferating, the application of sharia principles continues to face numerous internal and external obstacles.

#### **1. Internal Challenges**

- 1) Diverse Sharia Compliance: Not all institutions have the same level of compliance with Sharia principles. Some are still stuck in administrative formalities with no spiritual substance.
- 2) Limited human resources. There are still a few professionals with dual competencies in economics and sharia.
- 3) Product Innovation Islamic financial products often still imitate conventional products with slight modifications (*shariah window*), so they do not reflect the original Islamic values (Ascarya, 2017).

#### **2. External Challenges**

- 1) Sharia Financial Literacy: The level of public understanding of sharia products and contracts is still low. This has an impact on the low interest in Sharia products.
- 2) Regulation and Standardization Although there have been fatwas and POJK, there are still differences in interpretation between DSN-MUI, OJK, and international institutions such as AAOIFI and IFSB.
- 3) Competition with Conventional Banks: Islamic financial institutions still face capital and technology gaps compared to more established conventional institutions.

### ***Strategy to Strengthen Sharia Operations and Compliance***

To strengthen Islamic financial institutions, an integrative strategy between spiritual, managerial, and technological aspects is needed.

#### **Strengthening Shariah Governance**

Strengthening sharia governance can be achieved by increasing DPS capacity, establishing an internal sharia audit system, and ensuring transparency in sharia compliance reports.

#### **Product Innovation and Digitalization**

The use of digital technology is a must. Products such as *Islamic mobile banking*, *digital sukuk*, and *halal fintech* can expand access to Islamic finance while increasing operational efficiency (IFSB, 2020).

#### **Integration with Islamic Social Finance**

The integration between commercial financial institutions and social institutions such as zakat, infaq, alms, and waqf (ZISWAF) needs to be strengthened. This integration supports *the inclusive finance agenda, which aligns* with the Sharia maqashid (Beik & Arsyianti, 2016).

### Increasing Literacy and Education

Public education and human resource training are key to building a strong Islamic financial ecosystem. The government, academia, and industry must collaborate to develop an Islamic economics curriculum and professional certification in Islamic finance.

### *Case Study: Implementation of Sharia Principles in Indonesia and Other Countries*

#### *Indonesia*

Indonesia has become one of the world's fastest-growing countries for Islamic financial institutions. Based on OJK data (2023), the Islamic finance market share exceeds 10% of total national banking assets. An example of the implementation of Sharia principles can be seen in Bank Syariah Indonesia (BSI), which implements an integrated Shariah Governance model with three layers of supervision: internal supervision, Sharia audit, and DPS supervision. BSI is also active in microfinance and *Islamic Social Responsibility programs*.

#### *Malaysia*

Malaysia is a global benchmark in sharia governance. Bank Negara Malaysia (BNM) has issued the *Shariah Governance Framework* since 2010, which has become an international reference. The main principle is the integration between Sharia compliance and risk management (BNM, 2019).

#### *Middle East*

Countries such as Saudi Arabia and the United Arab Emirates emphasize sharia compliance through independent national supervisory bodies. Their system is more *focused on profit-sharing and financing* the real sector, especially energy and property (Saeed, 1996).

## CONCLUSION

Operational concepts and Sharia principles are fundamental foundations in the management of Islamic financial institutions. In contrast to conventional profit-oriented institutions, Islamic financial institutions balance economic, social, and spiritual aspects in accordance with Islamic values. The operational concept of Islamic financial institutions is built on three main pillars: fundraising, financing, and the provision of financial services. All of these activities use sharia contracts, such as wadiah, mudharabah, murabahah, musyarakah, ijarah, and others, which eliminate the elements of usury, gharar, and maysir. The sharia principles that underlie the management of financial institutions include trust, justice, balance, benefits, and compliance with sharia (sharia compliance). These principles govern not only transactions but also the institution's governance as a whole through the Shariah Governance system. The Sharia Supervisory Board (DPS) plays a central role in ensuring that all institutional activities comply with sharia. DPS is responsible for providing recommendations, conducting supervision, and reporting the results of supervision to regulators such as the OJK and DSN-MUI. The main challenges in applying sharia principles in Indonesia include low sharia financial literacy, limited professional human resources, and regulatory and technological gaps. In addition, there is still a practice of sharia formalization without substantial implementation that requires internal institutional strengthening. The strategy of strengthening Islamic financial institutions can be carried out through strengthening Islamic governance, digital technology-based product innovation, integration with Islamic social institutions (ZISWAF), and increasing literacy and human resource competence in Islamic finance. Thus, Islamic financial institutions are expected to

help realize a fair, transparent, and well-structured financial system for the benefit of the people. This is in line with the primary purpose of the sharia maqashid, which is to protect religion, soul, intellect, descent, and property (hifz al-din, al-nafs, al-'aql, al-nasl, al-mal).

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