

# Reconceptualization of Ideal Islamic Bankers in The Sharia Framework (An Effort to Create a Sharia Compliance Ecosystem)

DOI: : <https://doi.org/10.18196/afkaruna.v20i1.21393>

---

## **Muhammad Syarif Hidayatullah\***

Universitas Islam Negeri Antasari Banjarmasin, Indonesia  
Corresponding Author: [muhammadsyarif@uin-antasari.ac.id](mailto:muhammadsyarif@uin-antasari.ac.id)

## **Fathurrahman Azhari**

Universitas Islam Negeri Antasari Banjarmasin, Indonesia  
[fathurrahman.azha@gmail.com](mailto:fathurrahman.azha@gmail.com)

## **Mahmud Yusuf**

Universitas Islam Negeri Antasari Banjarmasin, Indonesia  
[mahmudyusuf@uin-antasari.ac.id](mailto:mahmudyusuf@uin-antasari.ac.id)

## **Rahmat Fadillah**

Universitas Islam Negeri Antasari Banjarmasin, Indonesia  
[rahmatfadillah70@gmail.com](mailto:rahmatfadillah70@gmail.com)

---

### **ARTICLE HISTORY**

Received: 22 February 2023, Revised: 25 July 2023, Accepted: 22 November 2023, Published: 30 June 2024

---

### **ABSTRACT**

Islamic bankers have a central position and an essential role in the implementation of Sharia principles in Islamic banking practices because Islamic bankers are parties directly related to the operational implementation of Sharia contracts. This research attempted to reconceptualize the figure of the Islamic banker with the formulation of the ideal Islamic banker within the framework of Sharia norms. This research was qualitative research that applied a literature study. Referring to the Hadith of the Prophet, Atsar Umar bin Khattab and Qaul Abu Laits, which serve as the foundation for the formulation of the ideal Islamic banker in the ideas of banking jurisprudence related to Islamic Human Resources Management, Islamic bank management must consider the relevance of education in selecting employees as an application of the Islamic recruitment model. Furthermore, the ideal Islamic banker will be realized through Islamic training, which forms ways of thinking, competence, character, and work motivation within the Sharia framework. The results indicated that Islamic bankers had adequate knowledge of Sharia and enthusiasm and commitment, which was vital in implementing all Sharia provisions in banking transactions to create a Sharia compliance ecosystem in Islamic banking.

Keywords: Islamic Banker, Islamic Banking, Sharia Principle, Sharia Compliance

### **INTRODUCTION**

Islamic banks are banks whose business activities are based on Sharia principles. Business activities based on Sharia principles are business activities that do not contain *riba* (usury), *maisir* (gambling), *gharar* (uncertainty) and *zalim* (unjust) elements.<sup>1</sup> Ideally, the presence of Islamic banks is conceptually

expected to accommodate the Muslims' interests in banking transactions to avoid prohibited transactions, especially *ribawi* practices, as is the business pattern of conventional banks. However, it turns out that reality does not align with these high expectations. A gap between theoretical and practical aspects presents a mismatch between conception and implementation. Several cases of financing practices with *murâbahah* contracts indicated deviations from the rules underlying the *murâbahah* transaction.<sup>2</sup>

Umer Chapra mentions that although Islamic banking has generated enthusiasm and received great support, it has also been the target of several criticisms. It relates to their inability to meet the expectations or certifications regarding qualifications of conformity with Islamic law. There is criticism regarding the inability of Islamic banks to escape the traps of conventional banks and their product contracts not being optimally Sharia-based, as the distribution of financing does not appear to meet the requirements set by Sharia for the validity of these methods.<sup>3</sup> Contracts in Islamic law have a significant influence on the validity of a transaction.<sup>4</sup>

Criticism of non-Sharia practices in Islamic banking comes through conversations and writings packaged as books or research sheets. These books include *Beware of Covert Usury: Unsanctioned Practices of Islamic Banks*,<sup>5</sup> *White Paper on Indonesian Islamic Banking*,<sup>6</sup> *Financial Services Authority in the Regulation and Supervision of Islamic Banking Based on National Sharia Council Fatwa*,<sup>7</sup> and so on. Reviews of other forms of writing showed the problems of non-shariah that occurred, such as Doctoral level research on Fauzan<sup>8</sup> and Prabowo's<sup>9</sup> dissertation, master's level research on Prihantono<sup>10</sup> and Meilano's<sup>11</sup> thesis, undergraduate research on Umi Fauzia<sup>12</sup> and Hopi Ludhin's<sup>13</sup> thesis, Fachreza Anas<sup>14</sup> Proceedings Paper, and Badruzzaman<sup>15</sup> Journal Article.

According to Abdul Lathif, violations of Sharia principles or non-compliance with Islamic banking in most Islamic banks are caused by two factors: the suboptimal role of Sharia supervisors and a lack of knowledge about Sharia principles by Islamic bank employees.<sup>16</sup> Misconceptions among some Islamic bank practitioners in banking activities have also left negative impressions and assumptions in society that Islamic banks are the same as conventional banks.<sup>17</sup>

The current problems of Islamic banking related to human resources carrying out business activities can be illustrated through various scientific research that has been carried out on it. Rio Laksamana, in his research on one of the Islamic banks, revealed his findings that the level of understanding of Islamic bank employees was still low, whether it was general knowledge about Islamic banking products where the employee worked or mastery of the contracts in Islamic banking products, especially in the Islamic banks where they worked.<sup>18</sup> The other research results conducted by Oktaviani and Suazhari revealed that the level of understanding of Islamic bank employees regarding financing contracts for their respective home ownership credit (KPR) products was still lacking. Even the explanation of Islamic bank employees regarding KPR contracts with *murâbahah* contracts was still not based on Sharia principles as regulated in the provisions of DSN-MUI fatwa No: 4/DSNMUI/2000 concerning *Murâbahah*.<sup>19</sup>

Sirajudin's research even found that the perception of Islamic bankers who occupied positions in the Compliance Unit whose work was closely related to the implementation of Sharia compliance showed a perception of a tendency to equate the products of Islamic banks and conventional banks. It was considered that Islamic bank products were a form of development of conventional bank products, and the difference between them was that Islamic banks used *nisbah*, while conventional banks called it 'interest'. In this case, it is as if the Islamic bank employee was only different in terms of name.<sup>20</sup>

Sugeng Riyadi and Badaruddin revealed that those predominantly working in Islamic banking had conventional backgrounds refined through short Islamic banking training.<sup>21</sup> This fact certainly affected the quality of the existing "Shariah" industry. Khoirunnisa's findings showed a lack of understanding of employees who did not have a Shariah educational background, and several employees came from conventional banking. According to Faisal Basri, the rise of conventional human resources being transferred to Islamic banking in the current reality of Islamic banking has indeed resulted in Islamic banking lacking innovation and tending to follow conventional banking patterns. It is a critical issue: producing human resources capable of implementing Islamic economics in all aspects. A good system cannot work if good human resources do not support it.<sup>22</sup>

Paying attention to the problem of enforcing Shariah principles in Islamic banking, which is influenced by the factor of the banker as the implementer of Shariah principles, it is necessary to reconceptualize those who become Islamic bankers or employees who work in the Islamic banking sector. Therefore, the author attempted to analyze this issue within the Shariah framework to formulate solutions to the research problems.

The research focused on designing the ideal Islamic banker concept based on Shariah provisions and values to create a Shariah compliance ecosystem in Islamic banking. So, Shariah is positioned not only as a guideline for the concept of Shariah transactions but also as an effort to actualize them. In this case, it is a reference for the reconceptualization of Islamic bankers. Thus, the author explored the concept of transactions from the Shariah postulates and efforts to enforce Shariah principles through the concept of an ideal Islamic banker based on Shariah itself, which results in the formulation of *fiqh* of a banker. Hence, the author positioned Shariah as a solution and answer to the problems that occurred.

## RESEARCH METHOD

The qualitative research method is applied to reveal symptoms holistically and contextually by collecting data from natural settings as a direct source with the key research instruments.<sup>23</sup> Accordingly, the qualitative research method was applied to the library research design, namely studies used to collect information and data with various written materials such as books, journals, research reports, and other written sources. Literature studies could also study various reference books and similar previous research results to obtain a theoretical basis for the research problem. The literature research applied a conceptual approach by attempting to formulate and reconceptualize the ideal Islamic banker. Then, a *fiqh* approach complemented the conceptual approach with the concept of the ideal Islamic banker, which can be seen from the Shariah norm framework perspective. In general, the focus of *fiqh* research consisted of text and context. Thus, the *fiqh* approach was related to text and context because it was included in the research model of *fiqh* arguments and *fiqh* problems<sup>24</sup> and could also be categorized as a *fiqh* research model as a reference, such as the *fiqh* research model formulated by Hasan Bisri.

## Discussion

### Problems of Non-Sharia Contracts in Islamic Banks

The *murâbahah* contract is the dominant financing practiced by Islamic banks.<sup>25</sup> *Murâbahah* financing practiced by Islamic banks has undergone modifications compared to the *murâbahah* concept in classical *fiqh*. One modification of *murâbahah* in Islamic banking practice is implementing the *murâbahah bil wakâlah* contract. Customers who apply for financing to purchase goods are given authority or delegation of authority to purchase the goods they need themselves from suppliers by

implementing a *wakâlah* agreement first. Then, the bank provides financing by transferring to the customer's account. After purchasing the goods, the customer submits a receipt to the bank as proof of purchase and as proof that the customer has purchased the goods according to the contract. Furthermore, a sale and purchase contract is executed between the bank and the customer for the goods, with the bank selling them to the customer at a selling price in the form of the cost of purchase plus a profit margin.

*Murâbahah bil wakâlah* transactions, as described above, are permitted by DSN-MUI as stipulated in the DSN MUI Fatwa No: 04/DSN-MUI/IV/2000 concerning *murabahah* in point 9, which mentions, "If the bank wants to represent the customer to buy goods from a third party, the *murâbahah* sale and purchase agreement must be executed after the goods in principle become the property of the bank". Therefore, the concept of *murâbahah bil wakâlah* was allowed when the *wakâlah* contract was carried out first with the Islamic bank representing the purchase of goods to the customer, then the goods that have been purchased would be legally owned by the bank. Ultimately, the sale and purchase agreement is carried out.<sup>26</sup> Hence, the contract is made separately between the representative agreement and the sale and purchase agreement, in accordance with the standard Sharia principles regulated in the DSN-MUI Fatwa.

According to the results of Abdul Lathif's research, when he examined *murâbahah* practices in two different Islamic banks, there was confusion between buying and selling goods or lending and borrowing money. The bank did not offer goods, only a financing limit. The *murâbahah* financing carried out by Islamic banks was not fully based on the DSN-MUI fatwa on *murâbahah*.<sup>27</sup> Juwitaningrum's research also revealed practices that did not follow Sharia principles in *murâbahah* financing in Islamic banks.<sup>28</sup> Islamic banks, which often use *murâbahah bil wakâlah* contracts in distributing sharia financing, make sharia compliance in *murâbahah* financing the lowest compared to other contracts, as revealed by the writings of Maslihatin and Riduan.<sup>29</sup>

Based on the DSN-MUI Fatwa regarding the application of *wakâlah* contracts in *murâbahah* financing, the provisions state: "If the bank wishes to represent a customer to purchase goods from a third party, the *murâbahah* sale and purchase agreement must be carried out after the goods in principle become the property of the bank". It means the sale and purchase agreement is only carried out after completing the *wakâlah* contract. Additionally, when the *wakâlah* contract is entered, the sale and purchase agreement is also carried out, and the bank determines the profit margin. Hence, contrary to the DSN-MUI fatwa provisions, the concept is carried out sequentially, not combined, and carried out all at once. By merging such contracts, when the *wakâlah* contract is executed, the goods still do not exist because the customer has not made a purchase. What is automatically done is a sale and purchase contract for goods that do not exist and are certainly not owned by the Islamic bank. Indeed, it is contrary to the provisions of the DSN-MUI Fatwa, which states that the *murâbahah* sale and purchase agreement must be carried out after the goods become bank property.

The *murâbahah* contracts now represent an important part of the financial transactions that Islamic banks use to avoid *riba*.<sup>30</sup> The practice of violating Sharia principles in *murâbahah* financing cannot be separated from the Human Resource (HR) factor of Islamic banking. Islamic bank employees or bankers implement Sharia principles in Islamic banking products through contracting with customers. They have carried out *murâbahah bil wakâlah* contracts, which are contrary to Sharia principles by violating the provisions of the DSN-MUI fatwa. The Islamic banker has control over applying Sharia principles to the contract being entered into, and he should understand the provisions and rules of the Sharia contract, starting from the terms and conditions of validity to things that are prohibited from being done. Hence,

an Islamic banker can provide a qualified understanding to customers regarding the implementation of Sharia contracts and Sharia principles that must be maintained in transactions. In fact, someone supposed to ensure compliance with Sharia principles does not fulfill his obligations. The ongoing operations ultimately only prioritize profit. Sharia principles are no longer essential to gaining profits and achieving targets, and they are quickly abandoned.

Islamic banks also practice *mudhârabah* contracts where the profit sharing ratio should be based on a distribution percentage such as 50:50, 60:40, 70:30, etc., with the profit sharing seen based on business results. It implies a volatile (fluctuating based on the actual profit of the business). In practice, the *mudhârabah* financing is determined by a flat (fixed) financing refund model, where the profit sharing is determined in advance based on business projections.

They have determined the recognition of the *mudhârabah* business results based on the projected profits that will be obtained by the fund manager so that the nominal repayment installments are fixed (*flat*). They also take profit projections for fund managers based on historical financial reports of fund managers before *mudhârabah* financing was facilitated.<sup>31</sup> It violates the provisions of the *mudhârabah* contract in the *mudhârabah fiqh* and contradicts the legal provisions in the DSN-MUI Fatwa, which states, "The proportional profit share for each party must be known and stated at the time the contract is agreed and must be in the form of a percentage (*nisbah*) of the profit".

The *mudhârabah* contract is a cooperation-based contract with profit sharing based on the ratio agreed between the *mudhârib* (fund manager) and *shâhibul mal* (fund owner).<sup>32</sup> Profit sharing is seen based on business results, which can go up or down.<sup>33</sup> The amount of profit sharing depends on the size of the business results. Thus, the ratio is just a percentage of the distribution portion with the profits being shared fluctuating depending on the profit from the business results, not a fixed nominal, which does not consider business results at all but only looks at business projections and then determines the nominal distribution each month. Practices such as the implementation of contracts are false, and even though they are called '*mudhârabah* contracts,' in essence, what occurs is no different from the practice of making money, which is forbidden. Ultimately, Sharia stops at the label, and the substance is no different from conventional banks.

Violations of Sharia principles in *mudhârabah* financing practices, as described by Sirajudin in his research, violations of Sharia principles in Islamic banking, and violations of Sharia principles in Islamic banking were in line with Rozalinda's study. Rozalinda revealed that the forms of violations in Islamic banking in *mudhârabah* financing with the *mudharabah* contract mechanism in calculating profits were determined at the beginning of the contract. How much profit the bank receives could be ascertained. Furthermore, the customer would pay the principal in installments and the bank's profit next month. Thus, it seemed that *mudhârabah* financing was the same as *murâbahah* financing. It was not surprising that various criticisms have emerged that Islamic banks were not much different from the practices of conventional banks.

### **Position and Urgency of Islamic Bankers regarding Sharia Compliance in Islamic Banking**

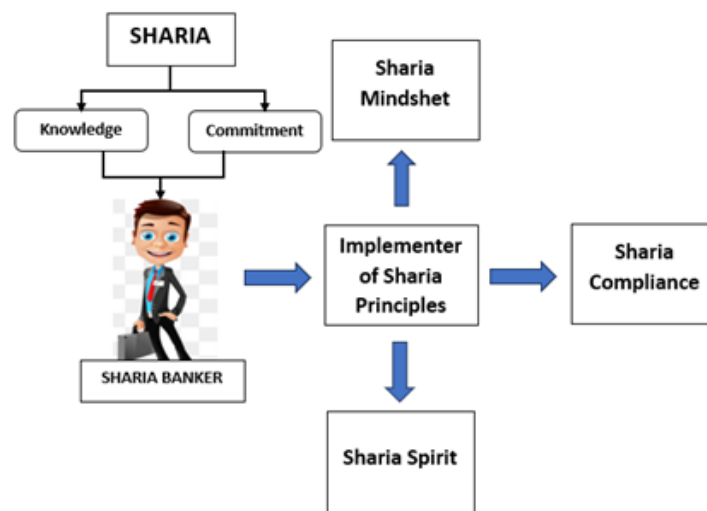
Riawan Amin states that Islamic banks seem too focused and busy with the jargon of "*how to Islamize our banking system*" and forget about the discourse of "*how to Islamize the people involved in the banking industry*". Many Sharia problems in Islamic banking practices are caused by Islamic bankers' understanding and awareness of the principles of Islamic economics, especially Islamic banking, which have not been fully understood.<sup>34</sup> However, no matter how the concept of Sharia transactions in Islamic

banking is designed, if the implementer does not master the concept entirely and does not understand the side of Sharia that must be maintained, then Sharia only stops at the concept. There are gaps, differences, and contradictions in its implementation.

Professional bankers with a general background are quickly educated about Islamic banking, resulting in less appreciation and enthusiasm because they do not understand the Sharia side.<sup>35</sup> Thus, as emphasized by A Riawan Amin, former Chair of the Indonesian Islamic Bank Association (Asbisindo) and President Director of Bank Muamalat for the 1999-2009 period, Islamic banking requires human resources who not only have skills and knowledge but also have Sharia spirit.<sup>36</sup>

Islamic banks cannot rely only on the Sharia Supervisory Board (DPS) to implement Sharia principles. Basically, DPS is an outside party in implementing contracts at Islamic banks. It is not directly related to the product's realization and the contract's implementation. The party directly related to implementing the contract at an Islamic bank is the *'aqid* (the person making the contract). The perpetrators of the contract are Islamic bankers (Islamic bank employees) and customers. Islamic bankers should understand the Sharia contracts they are implementing and be able to explain to customers not only the transaction mechanism and product benefits but also the Sharia aspects, such as where the Sharia is, why the transaction is said to be Sharia, and what Sharia principles are applied in the product or transaction. Therefore, from the contract implemented, apart from being the realization of a profit-oriented business, which is an economic aspect, there is also Sharia financial education in the form of Sharia principles in *mu'âmalah* (*fiqh* of Islamic banking contracts), which indeed includes economic aspects, legal aspects (Sharia), educational aspects and aspects of *da'wah*.

**Figure 1. Islamic Bankers as Implementers of Sharia Principles**



Every Islamic banker should understand that the concept of Islamic banking is a manifestation of the Sharia concept.<sup>37</sup> Understanding the technicalities of banking without adequate Sharia knowledge will easily lead to Sharia deviations. Deviations from the conception of Islamic banks with the Sharia principles that underlie them and must always accompany them will result in eliminating the identity and uniqueness of Islamic banks, which in turn will eliminate the existence of Islamic banks themselves as banks that are usury-free and carry out transactions in accordance with Sharia.<sup>38</sup>

## Formulating *Fiqh* of Banker: The Idea of the Ideal Islamic Banker in the Sharia Framework

Nowadays, the problem of enforcing Sharia principles in Islamic banking that is affected by the factor of the banker as the implementer of Sharia principles is crucial to reconceptualize those who become Islamic bankers or employees who work in the Islamic banking sector. The concept of Islamic Human Resources Management (IHRM) states that employees are not just servants; they are valuable assets, and they must be considered as a source of intense and dynamic workforce assets.<sup>39</sup> IHRM provides a solid foundation for all employees to realize the importance of thinking about shared prosperity and shared glory before God when working diligently. The stages passed are based on the principle that Allah is the primary goal.<sup>40</sup>

Based on IHRM theory, everything cannot be separated from the principle that God is the primary goal. Islamic banks are financial institutions that carry the Sharia label; hence, this label should continue in the operational substance of Islamic banks. As a financial institution that bases its operations on Islamic law in the form of *mu'âmalah*, which is based on the Qur'an and *Sunnah*, if it is linked to the principle that Allah is the main goal in work carried out and the performance produced by its employees, then ideally Islamic bankers have the determination to solid and enthusiastic to uphold Sharia principles in banking transactions. They will attempt their best to avoid violations of Sharia principles. Implementing *mu'âmalah syar'iyyah* by applying Sharia contracts in banking transactions per the provisions of *fiqh al-mu'âmalah* (fulfilling the pillars and conditions) is an obligation that is constantly maintained and strived to be carried out well.

Referring to the principle that Allah is the primary goal, the idea of reconceptualizing Islamic bankers can be formulated through a *fiqh* approach by determining how Islamic legal norms (Sharia) relate to the enforcement of Islamic Sharia as a guideline in reconceptualizing the ideal Islamic banker. Comprehensive Sharia is not limited to regulating matters of worship, but there is also the regulation of matters of *mu'âmalah*. The issue of *mu'âmalah* is, indeed, not only limited to contract provisions that comply with Islamic law but, if examined further, also includes provisions relating to enforcing Islamic law.

When discussing efforts to actualize Sharia transactions, people can consider the concept of Sharia transactions in the context of Islamic banking in Indonesia; thus, there have been DSN-MUI fatwas that accommodate Sharia principles as standards. Currently, it is just a matter of bringing this Sharia concept to the level of implementation. In practice, the problem occurs and is indicated by the gap between necessity and reality. Necessity is regulated in the provisions of the DSN-MUI fatwa, and reality is the reality of implementation in Islamic banking.

When the transactions that are carried out want to be guided by Sharia principles, then in practice, it turns out that there are obstacles in implementing them totally according to the standards of Sharia principles, which requires efforts to be handled so that Sharia principles can still be applied. Thus, how to expand the position of Sharia is not just limited to guidelines of the transaction concept but also the guidelines for efforts to actualize Sharia transactions, in this case, the reference for the reconceptualization of Islamic bankers. Therefore, it not only explores the concept of transactions from the Sharia postulates but also explores efforts to enforce Sharia principles through the concept of an ideal Islamic banker based on Sharia. Hence, Sharia is positioned as a solution and answer to an ongoing issue.

Sheikh 'Alawî al Mâliki once said:<sup>41</sup>

فلو أنّ المسلمين (اليوم) عملوا بأحكام الفقه والدين كما كان آباؤهم لكانوا أرقى الأمم وأسعد الناس

"If today's Muslims applied the laws of *fiqh* and religion (Islam) such their predecessors, they would undoubtedly be the foremost and happiest people".

Islamic law, along with its legal sources, i.e., the Qur'an and Hadith, speaks about worship issues and *mu'âmalah*. Islamic economic order will not only discuss how Sharia transactions form, which is part of the study of *fiqh al-mu'âmalah*, but more than that, will also find provisions, values, and principles regarding efforts to formulate the ideal Islamic banker figure based on Islamic law (Sharia). So this article analyzes the existence of Islamic bankers in efforts to enforce Sharia principles in Islamic banking within a Sharia framework that applies a fiqh approach, which the author calls here as fiqh of the banker. In general, the term *fiqh* in classical literature *fiqh* terminology is generally classified into fiqh of worship (*'ibâdah*) and *fiqh* of social interaction (*mu'âmalah*). Then, in its development, the meaning of *fiqh al-mu'âmalah* emerged in a broad sense and in a narrow sense. The meaning of *fiqh al-mu'âmalah*, in a narrow sense, refers to fiqh law regarding the use of property (economic and financial).

Apart from that, other more specific fiqh terms have also emerged with the classification of their fields, which focus on discussing certain laws, such as *fiqh al-munâkahah* (marriage law), *fiqh al-mawârits* (inheritance law), *fiqh al-siyâsah* (political and constitutional law) and *fiqh al-jinâyah* (criminal law). Then, in developments in the contemporary era, the term fiqh began to be often compared to a more specific problem, an actual issue, or a contemporary problem. An issue is reviewed using a fiqh approach, which then outlines the Sharia perspective on viewing and managing the object of the review. An issue is reviewed using a fiqh approach, which then outlines the Sharia perspective in viewing and managing the object of the review, as can be stated in the following table:

**Table 1 Use of the term *Fiqh* in the contemporary era - *Fiqh* Approach in Examining a Problem**

NO	FIQH TERMINOLOGY	AUTHOR
1	Fiqh of Social Media	Faris Khairul Anam
2	Fiqh of Disabled	Majelis Tarjih dan Tajdid PP Muhammadiyah
3	Fiqh of Public Service	Muhammad Azhar
4	Fiqh of Sharia financial planning	Agustianto dan Lutfi T. Rizky
5	Fiqh of Shopping	Abi Jiha
6	Fiqh of Marine	Ahmad Yusam Thobroni
7	Fiqh of Environment	KH. Ali Yafie
8	Fiqh of Ecotourism	Moh. Mufid
9	Fiqh of Marketing	Juhaidi Abdillah
10	Fiqh of Islamic Banking	Atang Abd. Hakim
11	Fiqh of Islamic Accounting	Prof. Dr. Muhammad, M.Ag
12	Fiqh of Business Competition	Dr. Harun al Rasyid, S.H., M.Hum
13	Fiqh of Anti-Corruption	Syamsul Anwar dkk
14	Fiqh of ASN and employees	Ammi Nur Baits
15	Fiqh of Traffic	Direktorat Lalu Lintas Polda Aceh
16	Fiqh of Participatory supervision	Muchtar Taufiq
17	Fiqh of Journalism	Faris Khoirul Anam
18	Fiqh of Family Asset Management	Dr. Oni Sahroni, M.A



*Fiqh* of banker by enforcement of Sharia principles in Islamic banking related to the idea of Islamic bankers within the Sharia framework can be used as a basis or fundamental, namely *atsar* from Umar bin Khattab, which states:

42 لَا يَبِيعُ فِي سُوْقِنَا إِلَّا مَنْ قَدْ تَفَقَّهَ فِي الدِّينِ

"Let no one sell in our market unless he understands religious knowledge (*muamalah/halal and haram in buying and selling*)".

The *atsar's* companion above is conveyed by Umar bin Khattab and can be employed as a basis for the reconceptualization of Islamic bankers. The *atsar* above indirectly shows Umar bin Khattab's order to traders to understand religious knowledge first, primarily related to the transactions they carry out before they are allowed to trade in the market. Meanwhile, those who do not know about *halal* and *haram* when buying and selling are prohibited from trading in the market. Umar bin Khattab's ban on traders is an effort to enforce Sharia principles in *mu'âmalah* in the market.

Umar attempted to enforce Islamic law in the economic sector through his prohibition. The market was the center of the economy at that time, where business transactions took place in various forms. Hence, indeed, there would be many people of *mu'âmalah* there, which, in the end, there was a risk of violating Islamic law in *mu'âmalah*, and these violations could start from traders who did not understand religious knowledge in *mu'âmalah* or buying and selling.

A prominent Ulema, Imam Abu Laits, said:<sup>43</sup>

لَا يَحِلُّ لِلرَّجُلِ أَنْ يَشْتَغَلَ بِالْبَيْعِ وَالشِّرَاءِ مَا لَمْ يَحْفَظْ كِتَابَ الْبَيْعِ

"It is not lawful for a man to enter into a sale and purchase agreement until he has not mastered the *fiqh* of sale and purchase".

If Umar bin Khattab's words are brought to the case of enforcing Sharia principles in Islamic banking, then adapting the text of the *atsar* to suit the context of Islamic banking, it becomes the sentence that no employee should transact at an Islamic bank unless he understands Sharia principles in banking transactions. Misconceptions among some Islamic bankers in carrying out banking activities have also left negative impressions and assumptions in society that Islamic banks are the same as conventional banks.<sup>44</sup> The failure of Islamic bankers to communicate with customers to explain aspects of Sharia means that customers do not get the knowledge they should get and ultimately think that Islamic banks are no different from conventional banks.<sup>45</sup>

Inadequate or even wrong understanding and explanations from Islamic bank employees will have implications for the reputation of the Islamic bank in the public's view. Consequently, the Human Resource factor of Islamic banking is an issue that needs to be highlighted because Islamic bank employees, who interact directly with the public and their customers, are at the forefront of the representation of Islamic banks in socializing, educating, and providing a proper understanding on the *fiqh* of Islamic banking or Sharia principles in Islamic banking products. Thus, what they should offer and explain to the public is not limited to product technicalities. It is also fundamental to providing a qualified understanding of the applicable Sharia contracts. Non-Sharia in Islamic banking can start from a lack of understanding of the principles of Sharia by Islamic bank employees. It is because if someone does not understand, he is vulnerable to violating Sharia principles, and there is a risk of carrying out transactions that are contrary to Sharia principles and cause customers' misperceptions.

The dynamics of implementing Islamic law involve normative rules and understandings in society; thus, gaps, conformity, adaptation, and adoption between normative and understanding can be explained.<sup>46</sup> Oni Sahroni, a member of DSN-MUI and one of the DPS at Bank Syariah Indonesia (BSI), said that the concept of Islamic banking products is in accordance with Sharia based on the relevant regulations that have adopted the DSN-MUI fatwa. Then, he responded to the question about whether Islamic banks were Sharia-compliant. In his review of the contemporary *muamalah fiqh* book, he stated that deficiencies in Islamic banking practices are possible to occur, as is common in other sectors and every side of life. Therefore, deficiencies in practice continue to be corrected. Sahroni also, in his argumentation, mentioned gradualism (*tadarruj*) as one of the rules for implementing aspects of Sharia.<sup>47</sup> The *fiqh* legal maxim reads:

مَا لَا يُدْرِكُ كُلُّهُ لَا يُتْرَكُ كُلُّهُ

"Something that cannot be achieved in its entirety cannot be abandoned in its entirety".<sup>48</sup>

On the other side, this rule doctrine sometimes makes Islamic bankers complacent with the existing situation, which ultimately stagnates without change and is more like surrendering to the non-Sharia situation. Indeed, the principle doctrine should not always be used as an excuse by Islamic banking practitioners for ignoring Sharia principles.<sup>49</sup> However, we must continue to strive so that the gradual application of Sharia principles touches all aspects of Islamic banking in a total, not partial, position.

Umar bin Khattab also says with a different editorial than before, which mentions:<sup>50</sup>

لَا يَتَّجِرُ فِي سُوقِنَا إِلَّا مَنْ فَقِهَ أَكْلَ الرَّبَا

"No one should trade in our market until he fully understands the ins and outs of usury".

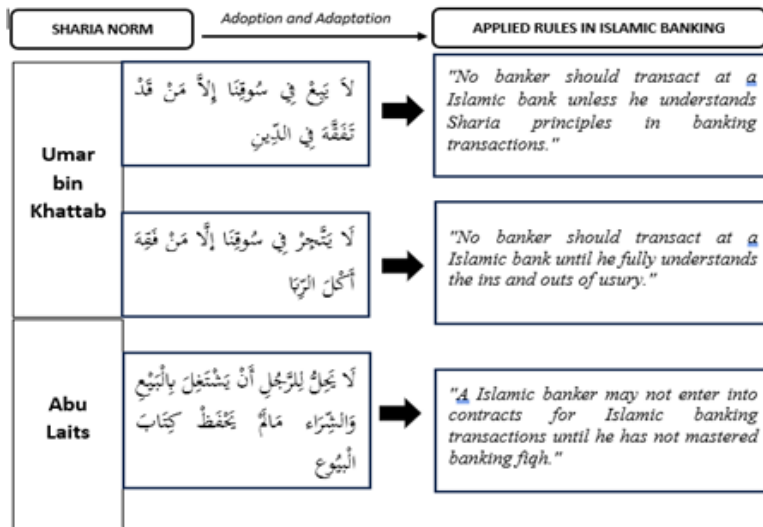
In the *atsar* (statement) above, Umar strictly forbade a trader from selling in the market if he did not understand the matter of usury. Thus, a trader was first required to understand usury's ins and outs before selling on the market. Umar emphasizes that knowledge and understanding of usury are significant and that primary capital is used as a condition for selling in the market. Ali bin Abi Talib also explains how important it is to understand usury for a trader by saying:<sup>51</sup>

مَنْ اتَّجَرَ قَبْلَ أَنْ يَتَفَقَّهَ ارْتَبَطَ فِي الرَّبَا ثُمَّ ارْتَبَطَ ثُمَّ ارْتَبَطَ

"Whoever trades but does not understand religious knowledge, he will fall into usury; then, he will fall into it and will continue to fall into it".

Umar bin Khattab's prohibition regarding the knowledge of usury for traders is not without reason. The case of usury is not a trivial matter that can be taken lightly. However, instead, it is classified as a forbidden activity (major sin), which is even threatened with war by Allah and the Messenger of Allah as the Word of Allah SWT in QS. Al-Baqarah verse 279. Then, it is explained in a hadith from Abu Hurairah narrated by Ibn Majah that the sin of usury is seventy sins, and the lightest is the same as the sin of a person who commits adultery with his mother.<sup>52</sup>

**Figure 2: Applied Rules in Islamic Banking Based on the *Fiqh* of Umar bin Khattab**



It is necessary to maintain Sharia compliance in Islamic banking now, with Islamic banks starting to pay attention to educational aspects in employee recruitment. If Sharia is not just symbols but also substance, employee recruitment must be considered, and competent human resources must be selected. Selecting qualified human resources to implement Sharia principles and mastering the concepts entirely is required. Islamic recruitment and selection is the starting point for *Islamic Human Resource Management* (IHRM). In this stage, the reconceptualization of Islamic bankers needs to be initiated because it is a problematic issue that ignores educational aspects in employee recruitment criteria. Following the words of Umar bin Khattab and Abu Laits and adapting them in the context of Islamic banking, it is an application of IHRM.

Hadjri reveals that IHRM consists of three components: Islamic recruitment and selection, Islamic training, and Islamic compensation. He says these three components positively and significantly influence organizational commitment and employee performance. The Islamic recruitment and selection component has the most significant effect, followed by the Islamic training and compensation components.<sup>53</sup> Hadjri's view focuses on selecting human resources in line with Islamic characteristics, then developing them with Islamic training, plus appropriate compensation. This stage has been proven to positively affect the formation of employees' mindset, competence, character, and work motivation; hence, it also positively impacts the company. Quality human resources can develop a company. Therefore, human resources are the most dominant asset and key in managing the Islamic banking industry.<sup>54</sup>

To create a healthy climate for implementing Good Corporate Governance (GCG) in Islamic banks, Islamic bankers' role is vital because they are the system's drivers and corporate governance. They must have strong determination and commitment to realize GCG in their institution. Islamic bankers must have extensive knowledge of the banking sector, understand the implementation of Sharia principles in banking practices, and have a solid commitment to apply them consistently.<sup>55</sup>

The bankers needed by the Islamic banking sector must have standard cognitive, affective, and verbal abilities. From cognitive abilities, Islamic banking requires a banker with adequate knowledge and understanding of the jurisprudential aspects of banking transactions and the ability to practice Sharia principles in contracts for financial products and services in Islamic banking. In terms of affective abilities, Islamic banking requires a banker who can work individually and jointly, adapt well with fellow

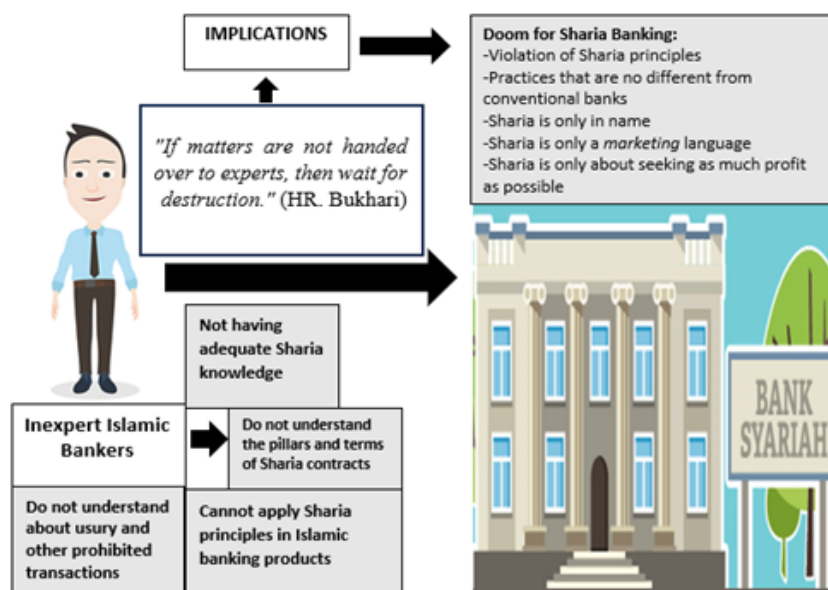
employees, establish synergistic working relationships, and create a harmonious work environment. Furthermore, the verbal skills of Islamic banking want a banker who can communicate well, including communicating aspects of *mu'âmalah* jurisprudence or the sharia side of Islamic banking products and services offered to the broader community; hence, people can know and understand the Sharia of Islamic banking products and services and be aware of the differences with conventional banking products and services.

According to Syafaruddin Alwi, the superiority of Islamic banking human resources is related to four dimensions: a way of thinking, competence, character, and quality of work motivation in Islamic banks.<sup>56</sup> Many human resources have been working in Islamic banking academically without any education in Sharia or Islamic economics and finance. Indeed, this condition significantly affects the productivity and professionalism of Islamic banking. Optimizing the company's achievement results will be significantly supported by increasing the role of directors and managers involved in HR management and staff who can work as well as possible.<sup>57</sup> The rapidly changing business environment demands integrated HR management between the system and human understanding, which is supported by both parties' expertise, skills, leadership, and cooperation. Due to a lack of understanding and commitment to Sharia, it is popular for Islamic banking practices to be polluted by non-Sharia conventional culture, which is contrary to Sharia principles.<sup>58</sup> Islamic bank employees who do not have a Sharia educational background will only focus on conventional bank products that are simply labeled Sharia. In the end, Sharia is only limited to labels that stop at naming the product but do not continue to the substance, i.e., contracts and transaction mechanisms based on Sharia principles or the provisions of *fiqh al-mu'âmalah*.

From Abu Hurairah ra, Rasulullah SAW said:<sup>59</sup>

إِذَا ضَيَّعَتِ الْأَمَانَةُ فَانْتَظِرِ السَّاعَةَ، قَالَ: كَيْفَ إِضَاعَتُهَا يَا رَسُولَ اللَّهِ؟ قَالَ: «إِذَا أُسْنِدَ الْأَمْرُ إِلَى غَيْرِ أَهْلِهِ فَانْتَظِرِ السَّاعَةَ»  
 "If the mandate has been squandered, just wait for destruction to occur". A companion asked, 'How can the meaning of the mandate be wasted? The Prophet answered, "If matters are not handed over to experts, then wait for destruction". (HR. Bukhârî)

When the Islamic banking profession has been carried out by experts who are competent to work in the Islamic banking sector by mastering aspects of *fiqh al-mu'âmalah* and banking aspects, then with this harmony, professionalism will be realized, the work can be carried out well, and be able to provide benefits to other people whom Allah SWT blesses because of the implementation of Sharia principles in the benefits provided. If the profession of Islamic banking is given to non-experts, then as the hadith above says, wait for destruction when matters are handed over to non-experts, then the destruction of Islamic banking will be Sharia in name only. Sharia is only attached as a label and symbol, but its practice is substantively far from Sharia principles. Hence, it becomes the downfall of Islamic banks, where Sharia is only a marketing language to attract as many customers and maximize profits as possible rather than being an identity that is genuinely applied in every operational product and financial service. Islamic bankers, as implementers of Sharia principles in Islamic banking, should be Muslim figures who maintain the Sharia of Islamic banking. Efforts to uphold Sharia principles in banking transactions can also be part of doing good deeds for Muslims because they apply Islamic law in economic and financial.

**Figure 3: Inexpert Islamic Bankers and Abu Laits**

Furthermore, the bankers' character can be built by creating regulations, circulars, standard operating procedures, and codes of ethics. If these things have been done consistently and supervised with total leadership commitment, it will become a work habit and culture. Leaders no longer have difficulty supervising because each employee will supervise the other. Employees who do something different will be aware of isolation from their environment. The availability of Sharia human resources is not the problem. It is the mindset of the management of the Islamic bank, which does not consider education in employee recruitment. Finally, most of those who work in Islamic banks are from a general educational background, even irrelevant, and have nothing to do with Islamic banking, such as fisheries, agriculture, and forestry. Moreover, it is also dominated by conventional bank employees who are transferred to work in Islamic banks whose existence has the potential to bring a conventional spirit, which ultimately will bring the conventional nuance in banks.

In addition, employing competent bankers with sharia knowledge for Islamic banking is essential to minimize the potential for violations of sharia principles and maximize sharia compliance. Islamic banks' recruitment should prioritize and consider educational qualifications because they are an indicator of scientific competence. Educational qualifications should be a fundamental criterion in employee recruitment at Islamic banks, and it can also be an effort to enforce Sharia compliance starting from the banker's side. The policy of making educational qualifications a criterion to be considered in employee recruitment at Islamic banks to employ scientifically competent Islamic bankers was a policy under Sharia values, as previously explained, whether it is the hadith of the Prophet, companion's *atsar*, or *qaul ulema*, which is used as the basis for reconceptualization Islamic banker with a sharia framework.

The policy of considering educational qualifications to shape Islamic banker experts in their expertise will benefit Islamic banking because it is a part of applying Islamic law or Sharia law in Islamic banking operations. The Prophet taught that experts should be given mandates rather than non-experts to prevent destruction. Umar bin Khattab also forbade merchants with a lack of knowledge related to usury and the jurisprudence of buying and selling when trading in the market. This would lead to potential violations of Islamic law when practicing charity. Benefits will be obtained by Islamic banking when implementing policies that originate from the sharia framework based on the rules of Islamic law, which states:<sup>60</sup>

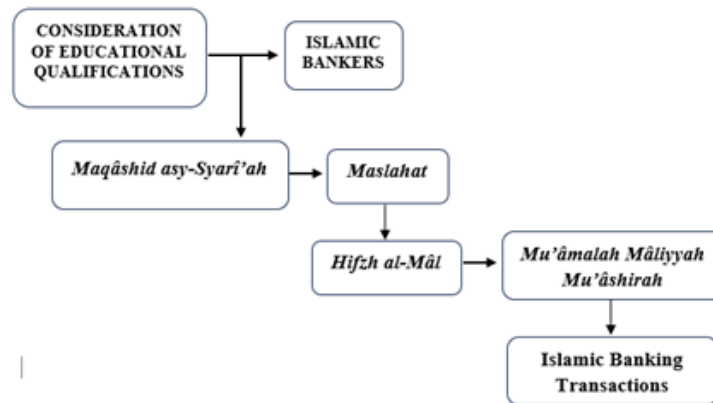
حَيْثُمَا يَكُونُ الشَّرْعُ تَكُونُ الْمَصْلَحَةُ

“Where sharia law is implemented, benefits are created”.

Al Ghazâlî emphasizes the existence of *maslahat* by explaining the intended *maslahat* is maintaining the objectives of the Shari’a consisting of five things: protecting religion (*hifzh ad-dîn*), maintaining soul (*hifzh an-nafs*), maintaining mind (*hifzh al-’aql*), preserving offsprings (*hifzh an-nasb*), and maintaining the property (*hifzh al-mâl*). Something that guarantees these five essential protections is called benefit (*maslahat*), and anything missing from it is called *mafsadat* (damage).<sup>61</sup> Therefore, it is linked to the concept of making educational qualifications a criterion in recruiting Islamic bank employees to shape competent Islamic bankers in their expertise. It will minimize the potential for violations of Sharia principles in banking transactions and maximize the operationalization of Sharia compliance. It can be categorized as a benefit in Al Ghazâlî’s formulation, which accommodates protection against wealth (*hifzh al-mâl*).

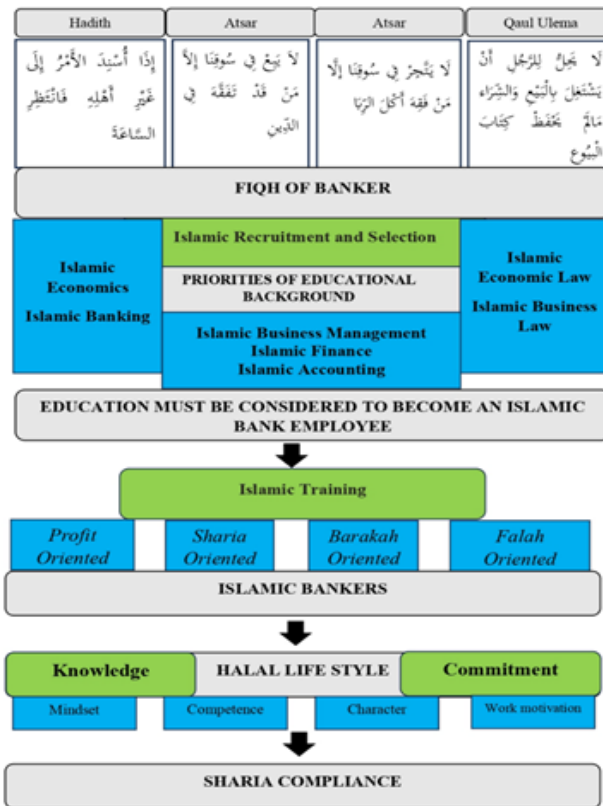
Islamic Banking and Finance correlates with the *maqâshid* principle, namely *hifzh al-mâl*. In this case, *muamalah* (economic and financial) transactions have an epistemological basis originating from *maqâshid asy-syarî’ah* reasoning. *Hifzh al-mâl* aims to maintain the implementation of Sharia law in banking transactions by implementing financial products and services that are relevant to Sharia principles. It also meets the criteria for benefits as formulated by al Bûthî which meets the following criteria: (1) in the scope of *maqâshid asy-syarî’ah*; thus, it is still under the auspices of *maqâshid asy-syarî’ah*; (2) does not conflict with the Qur’an; (3) does not conflict with the Sunnah; (4) does not conflict with *qiyas*; (5) does not conflict with other higher/more substantial/more critical benefits.<sup>62</sup>

**Figure 4: Correlation of Islamic Banker Educational Qualifications with *Maqâshid asy-Syarî’ah***



Nowadays, Islamic banking needs not only human resources with introductory general or conventional education but also those who are given short training on Islamic banking products to be knowledgeable about them. More than that, a commitment to implementing sharia principles is needed as a follow-up to knowledge. Islamic banks must strengthen their commitment to Sharia compliance so that their bankers can present piety to Allah SWT and obedience to Islamic law.<sup>63</sup> An Islamic bank needs a banker who, besides knowing Sharia, is also committed to implementing all Sharia provisions in banking transactions. Therefore, he will be highly motivated to apply Sharia principles sustainably under any circumstances. There is a mindset, hope, and enthusiasm that is built within Islamic bankers to be able to promote sharia economics and improve society’s economy through Islamic banking. Thus, through banking transactions, he used Islamic banking to establish sharia economic values in society.

**Figure 5: *Fiqh* of banker: Concept of Islamic Bankers to Create a Sharia Compliance Ecosystem**



**CONCLUSION**

Islamic bankers, as implementers of Sharia principles directly related to the implementation of Sharia contracts, should have adequate competence to support their performance, not only profit-oriented performance but also performance related to upholding Sharia principles. Within the framework of Sharia norms by referring to the Hadith of the Prophet, Atsar Umar bin Khattab and Qaul Abu Laits, which are used as the foundation of *fiqh* of bankers for conceptualizing ideal Islamic bankers to create a Sharia compliance ecosystem, the educational background and educational suitability such as Sharia graduates or Sharia economics and finance should be a consideration and priority criterion for bank management in recruiting employees as an application of the Islamic recruitment model. The selection of qualified human resources to implement Sharia principles and master the concepts ultimately is a necessity that will impact the integrity of the Sharia concepts being put into practice. From Islamic recruitment, it continues to Islamic training to form ideal Islamic Bankers who are not only profit-oriented but, more than that, strive to instill Sharia orientation, *barakah* orientation, and *falah* orientation in Islamic bankers so that it will form their way of thinking, competence, character and work motivation within the framework of Sharia. In this case, a professional Islamic banker has adequate Sharia knowledge, high enthusiasm, and a strong commitment embedded in his heart, and he is determined to apply Sharia principles sustainably under any circumstances. Therefore, the personality that is built in Islamic banking is a halal lifestyle that can popularize the Sharia economy and improve the community's economy through Islamic banking to create a Sharia compliance ecosystem in Islamic banking.

**ENDNOTES**

- <sup>1</sup> Nasir Ababulgu Abasimel, "Islamic Banking and Economics: Concepts and Instruments, Features, Advantages, Differences from Conventional Banks, and Contributions to Economic Growth", *Journal of the Knowledge Economy* 14, no. 2 (June 2023): 1923, <https://doi.org/10.1007/s13132-022-00940-z>.
- <sup>2</sup> Yenti Afrida, "Analisis Pembiayaan Murabahah Di Perbankan Syariah", *JEBI (Jurnal Ekonomi Dan Bisnis Islam)* 1, no. 2 (2016): 163.
- <sup>3</sup> M. Umer Chapra, *The Future of Economics An Islamic Perspective: Landscape Baru Perekonomian Masa Depan*, trans. Amdiar Amir et al. (Jakarta: Shari'ah Economic and Banking Institute, 2001), 276-77.
- <sup>4</sup> Ika and Nur Rohim Yunus, "Urgency of Akad as Sharia Economic Consumer Protection Against Rahn Transaction", *Jurnal Hukum Islam* 19, no. 1 (2021): 2, <https://doi.org/10.28918/jhi.v19i1.512>.
- <sup>5</sup> Dwi Suwiknyo and Edo Segara, *Awas Riba Terselubung: Praktik Tidak Syar'i Bank Syariah* (Yogyakarta: Youth Publisher, 2012).
- <sup>6</sup> M. Said Hisyam, *Buku Putih Perbankan Syariah: Menggugat Hak Sejarah Dan Konsistensi Kesyariaannya* (Tangerang Selatan: Arba Multi Sarana, 2014).
- <sup>7</sup> Sri Hartini, *Otoritas Jasa Keuangan Dalam Pengaturan & Pengawasan Perbankan Syariah Berbasis Fatwa Dewan Syariah Nasional* (Bogor: UIKA Press, 2019).
- <sup>8</sup> Akhmad Fauzan, "Praktik Prinsip-Prinsip Good Corporate Governance (GCG) Dan Peran Dewan Pengawas Syariah (DPS) Pada Bank Pembiayaan Rakyat Syariah (BPRS) Di Jawa Tengah Dan D.I. Yogyakarta" (Disertasi, Yogyakarta, UIN Sunan Kalijaga, 2016), <https://digilib.uin-suka.ac.id/id/eprint/23509/>.
- <sup>9</sup> Bagya Agung Prabowo, "Konsep Dan Aplikasi Akad Wakalah Pada Pembiayaan Murabahah Dalam Perbankan Syariah Di Indonesia" (Disertasi, Bangi, Universiti Kebangsaan Malaysia, 2016).
- <sup>10</sup> Jati Prihantono, "Kepatuhan Syari'ah Dalam Akad Pembiayaan Mudharabah Muqayyadah (Studi Kasus Akad Pembiayaan Mudharabah Muqayyadah Antara Dana Pensiun Angkasa Pura II, Bank Syari'ah Mandiri, Dan PT. Sari Indo Prima)" (Tesis, STAIN Kudus, 2017), <http://repository.iainkudus.ac.id/2109/>.
- <sup>11</sup> Haryo Normala Meilano, "Implementasi Akad Wakalah Dalam Pembiayaan Murabahah Di Bank Negara Indonesia (BNI) Syariah Cabang Surakarta" (Tesis, Surakarta, Universitas Sebelas Maret, 2017), <https://digilib.uns.ac.id/dokumen/66748/Implementasi-Akad-Wakalah-Dalam-Pembiayaan-Murabahah-Di-Bank-Negara-Indonesia-BNI-Syariah-Cabang-Surakarta>.
- <sup>12</sup> Umi Fauzia, "Analisis Kepatuhan Syariah Terhadap Metode Pengakuan Margin Murabahah Pada KCP BRI Syariah Sepanjang Sidoarjo" (Skripsi, Surabaya, UIN Sunan Ampel, 2017), <http://digilib.uinsby.ac.id/17295/>.
- <sup>13</sup> Hopi Ludhin, "Aplikasi Murabahah Dengan Sistem Akad Wakalah Di Bank Pembiayaan Rakyat Syariah Bhakti Sumekar Sumenep Dalam Perspektif Fatwa Dewan Syariah Nasional Majelis Ulama Indonesia Nomor 04/DSN-MUI/IV/2000 Tentang Murabahah" (Skripsi, UIN Sunan Ampel Surabaya, 2012), <http://digilib.uinsby.ac.id/10086/>.
- <sup>14</sup> Irham Fachreza Anas, "Rekonstruksi Pembiayaan Murabahah: Studi Analisis Kritik Penyimpangan Praktik Akad Murabahah Pada Pembiayaan Di Bank Syariah", in *PROSIDING SENANTIAS: Seminar Nasional Hasil Penelitian Dan Pengabdian Kepada Masyarakat*, vol. 1, 2021, 1289-98.
- <sup>15</sup> Dudi Badruzaman, "Implementasi Hukum Ekonomi Syari'ah Pada Lembaga Keuangan Syari' Ah", *Maro: Jurnal Ekonomi Syariah Dan Bisnis* 2, no. 2 (September 26, 2019): 82-95, <https://doi.org/10.31949/mr.v2i2.1392>.
- <sup>16</sup> Abdul Latif, "Tehnik Pengawasan Kualitas Kepatuhan Syariah (Sharia Complainece)", *MALIA: Jurnal Ekonomi Islam* 10, no. 1 (2018): 89.
- <sup>17</sup> Abu Muhammad Dwiono Koesen al Jambi, *الله ینشاءه Hidup Berkah Tanpa Riba* (Jakarta: Iluvia Publishing, 2018).
- <sup>18</sup> Rio Laksamana, "Pemahaman Pegawai Bank Syariah Terhadap Produk-Produk Perbankan Syariah", in *Prosiding Seminar Nasional Seminar Akademik Tahunan Ilmu Ekonomi Dan Studi Pembangunan*, vol. 5, 2022, 261, [https://feb.untan.ac.id/wp-content/uploads/2023/06/23\\_opt.pdf](https://feb.untan.ac.id/wp-content/uploads/2023/06/23_opt.pdf).
- <sup>19</sup> Leni Oktaviani And Suazhari Suazhari, "Analisis Tingkat Pemahaman Karyawan Bank Terhadap Akad Pembiayaan Produk Kredit Pemilikan Rumah (KPR) Bank Syariah Mandiri Kantor Cabang Aceh", *Jurnal Ilmiah Mahasiswa Ekonomi Islam*. 1, no. 1 (2019): 127, <https://doi.org/10.24815/jimeki.v1i1.13023>.
- <sup>20</sup> Sirajudin Sirajudin, "Memotret Fenomena Peran Dan Sikapdivisi Kepatuhan Bank Syariah Dalam Pembiayaan Mudharabah", *EL MUHASABA: Jurnal Akuntansi (e-Journal)* 4, no. 1 (September 12, 2013): 33, <https://doi.org/10.18860/em.v4i1.2334>.
- <sup>21</sup> Sugeng Riyadi and Badaruddin Badaruddin, "Revitalisasi Model Pengembangan Kurikulum Fakultas Ekonomi Dan Bisnis Islam Berbasis Standar KKNi Dan Islamic Entrepreneurship", *ElJizya : Jurnal Ekonomi Islam* 6, no. 1 (June 11, 2018): 115, <https://doi.org/10.24090/ej.v6i1.2050>.
- <sup>22</sup> Lilin Faria Ulfa, "Analisis Manajemen Pengembangan Sumber Daya Manusia Di BRI Syariah KCP Ngawi" (Skripsi, IAIN Ponorogo, 2020), 6, <http://etheses.iainponorogo.ac.id/8793/>.



- <sup>23</sup>Ahmad Tanzeh, *Pengantar Metode Penelitian* (Yogyakarta: Teras, 2009), 100.
- <sup>24</sup>Cik Hasan Bisri, *Model Penelitian Fiqh: Paradigma Penelitian Fiqh Dan Fiqh Penelitian*, vol. I (Bogor: Kencana, 2003), 15–18.
- <sup>25</sup>Mohammad Dulal Miah and Yasushi Suzuki, “Murabaha Syndrome of Islamic Banks: A Paradox or Product of the System?”, *Journal of Islamic Accounting and Business Research* 11, no. 7 (2020): 1363.
- <sup>26</sup>Astika Nurul Hidayah et al., “Juridical Basis of Murabahah Bil Wakalah Contracts at Islamic Banks”, *Proceedings Series on Social Sciences & Humanities* 14 (2023): 4.
- <sup>27</sup>Abdul Latif, “Implementasi Fatwa DSN-MUI Terhadap Praktik Pembiayaan Murabahah Bank Syariah Mandiri Dan Bank Muamalat KCP Ponorogo”, *Muslim Heritage* 1, no. 1 (March 24, 2016): 1, <https://doi.org/10.21154/muslimheritage.v1i1.379>.
- <sup>28</sup>Uswatun Khasanah Juwitaningrum, Muhamad Ali, and Nurlaeliyah Nurlaeliyah, “Analisis Praktik Pemberian Diskon Dalam Pembiayaan Murabahah Di Bank Syariah Indonesia Kcp Indramayu Jatibarang Berdasarkan Fatwa DSN MUI NO: 16/DSN-MUI/IX/2000”, *JSEF: Journal of Sharia Economics and Finance* 2, no. 2 (July 7, 2023): 89, <https://doi.org/10.31943/jsef.v2i2.30>.
- <sup>29</sup>Aini Maslihatin and Riduwan Riduwan, “Analisis Kepatuhan Syariah Pada Bank Syariah: Studi Kasus Bank Pembiayaan Rakyat Syariah”, *Jurnal Maps (Manajemen Perbankan Syariah)* 4, no. 1 (October 12, 2020): 27, <https://doi.org/10.32627/maps.v4i1.193>.
- <sup>30</sup>Mehmet Akif Berber, “From Interest To Usury: The Transformation Of Murabaha In The Late Ottoman Empire”, *Yayımlanmamış Yüksek Lisans Tezi, İstanbul Şehir Üniversitesi*, 2014, 1, <https://core.ac.uk/download/pdf/38326487.pdf>.
- <sup>31</sup>Sirajudin, “Memotret Fenomena Peran Dan Sikapdivisi Kepatuhan Bank Syariah Dalam Pembiayaan Mudharabah”, 34.
- <sup>32</sup>Eko Tama Putra SARATIAN et al., “Introduction of Sharia Financing Contracts For The Indonesian Msmes”, in *ICCD*, vol. 5, 2023, 300, <http://iccd.asia/ojs/index.php/iccd/article/view/618>.
- <sup>33</sup>Salah Alhammadi et al., “Perspective of Corporate Governance and Ethical Issues with Profit Sharing Investment Accounts in Islamic Banks”, *Journal of Financial Regulation and Compliance* 26, no. 3 (2018): 407.
- <sup>34</sup>A. Riawan Amin, *Menata Perbankan Syariah Di Indonesia* (Jakarta: UIN Press, 2009), 159.
- <sup>35</sup>Putri Kamilatul Rohmi, “Strategi Pengembangan Sumber Daya Insani Dalam Peningkatan Excellent Service Di Bank Syariah Mandiri Cabang Lumajang”, *Jurnal Berbasis Sosial* 1, no. 1 (2020): 17–28.
- <sup>36</sup>“Perbankan Syariah Butuh SDM Dengan ‘Semangat’ Syariah - PON XX Papua & Peparnas XVI Papua ANTARA News”, *Antara News*, accessed October 25, 2023, <https://pon.antaranews.com/berita/255418/perbankan-syariah-butuh-sdm-dengan-semangat-syariah>.
- <sup>37</sup>Hardius Usman et al., “The Exploration Role of Sharia Compliance in Technology Acceptance Model for E-Banking (Case: Islamic Bank in Indonesia)”, *Journal of Islamic Marketing* 13, no. 5 (2022): 1094.
- <sup>38</sup>Amin, *Menata Perbankan Syariah Di Indonesia*, 164.
- <sup>39</sup>Nik Mutasim Nik Abd Rahman et al., “Relationship between Islamic Human Resources Management (IHRM) Practices and Trust: An Empirical Study”, *Journal of Industrial Engineering and Management (JIEM)* 6, no. 4 (2013): 1106.
- <sup>40</sup>Naufal Baihaqi and Arya Kusuma, “Konsep Dasar Dan Prinsip Manajemen Sumber Daya Manusia Dalam Kerangka Perspektif Pemahaman Islam”, *Religion: Jurnal Agama, Sosial, Dan Budaya* 1, no. 4 (2023): 327.
- <sup>41</sup>Muhammad ‘Alawī al Mâlîkî, *Syarī’ah al-Khâlidah* (Mekkah: Maktabah al-Malik, 1423), 7.
- <sup>42</sup>Abû ‘isâ Muhammad bin ‘isâ bin Saurah bin Mûsa bin adh Dhahâk at Tirmidzî, *Sunan At-Tirmidzî*, vol. 3 (Beirut: Dar al-Gharb al-Islami, 1998), 615.
- <sup>43</sup>Ahmad bin Muhammad bin Muhammad Abû al-Walid Lisân ad-Dîn bin asy-Syihnah ats-Tsaqafi al Halabî, *Lisân Al-Hukkâm Fi Ma’rifah al-Ahkâm* (Kairo: al-Babi al-Halabi, 1973), 359.
- <sup>44</sup>al Jambi, *إنشاء الله Hidup Berkah Tanpa Riba*.
- <sup>45</sup>Pratiwi Rahmadhani Eko, “Analisis Pelaksanaan Rekrutmen, Seleksi Dan Penempatan Terhadap Mutu Sumber Daya Insani Pada PT BPRS Mitra Agro Usaha Bandar Lampung” (Skripsi, Lampung, UIN Raden Intan, 2018), 29, <http://repository.radenintan.ac.id/5223/>.
- <sup>46</sup>Widjajanti M. Santoso, Siti Nurhasanah, and Kunthi Tridewiyanti, eds., *Dinamika Pelaksanaan Syariah: Kelembagaan Ekonomi Syariah Dan Pengadilan Agama* (Jakarta: Yayasan Pustaka Obor Indonesia, 2020), v.
- <sup>47</sup>Oni Sahroni, *Fikih Muamalah Kontemporer* (Jakarta: Republika, 2019), 178–80.
- <sup>48</sup>Muhlish Usman, *Kaidah-Kaidah Ushuliyah Dan Fiqhiyah* (Jakarta: RajaGrafindo Persada, 1997), 175.
- <sup>49</sup>Suwiknyo and Segara, *Awas Riba Terselubung: Praktik Tidak Syar’i Bank Syariah*.
- <sup>50</sup>Syamsuddin Muhammad bin Ahmad al-Khathîb asy Syarbînî, *Mughni Al-Muhtâj Ilâ Ma’rifah Ma’ânî Alfâzhi al-Minhâj*, vol. 2 (Beirut: Dâr al-Kutub al-‘Ilmiyah, 1994), 364.
- <sup>51</sup>asy Syarbînî, 2:364.

- <sup>52</sup>Abû Abdullah Muhammad Bin Yazîd bin Mâjah al Qazwînî, *Sunan Ibnu Mâjah*, vol. 3 (Beirut: Dâr al-Kutub al-'Ilmiyah, 2012), 80.
- <sup>53</sup>Muhammad Ichsan Hadjri et al., "Islamic Human Resource Management, Organizational Commitment and Employee Performance: A Case Study on Sharia Bank in South Sumatera", *International Review of Management and Marketing* 9, no. 1 (2019): 126.
- <sup>54</sup>Ana Dhaoud Daroin and Aprilia Putri Ningtias, "Permasalahan Dan Solusi Pengembangan Perbankan Syariah Di Kota Madiun", *EQUILIBRIUM: Jurnal Ilmiah Ekonomi Dan Pembelajarannya* 8, no. 2 (2020): 146.
- <sup>55</sup>Muhammad Syafi'i Antonio, *Bank Syariah: Dari Teori Ke Praktik* (Jakarta: Gema Insani, 2009), 226.
- <sup>56</sup>Syafaruddin Alwi, *Memahami Sistem Perbankan Syariah: Berkaca Pada Pasar Umar Bin Khattab* (Yogyakarta: Republika, 2013), 164.
- <sup>57</sup>Muhammad Makrufli, "Dampak Positif Sumber Daya Manusia Islami Bagi SDM Di Bank Syariah Mandiri KCP Ujung Tanjung Rohil", *Nathiqiyah* 2, no. 1 (2019): 29, <https://ojs.diniyah.ac.id/index.php/Nathiqiyah/article/view/46>.
- <sup>58</sup>Mariana Kristiyanti, "Pengaruh Strategi Rekrutmen Dan Budaya Kerja Untuk Meningkatkan Daya Saing Melalui Kinerja Karyawan (Studi Kasus Bank Syariah Di Semarang)", *EBISTEK: Ekonomika, Bisnis Dan Teknologi* 1, no. 1 (2018): 2.
- <sup>59</sup>Abû 'Abdullah Muhammad bin Ismâ'il bin Ibrahim bin al Mughîrah bin Bardizbah al Ju'fi al Bukhârî, *Shahîh Al-Bukhârî*, vol. 8 (Beirut: Dâr Thauq an-Najah, 2001), 104.
- <sup>60</sup>Muhammad Muhammad Ismâ'il, *Al-Fikr al-Islâm* (Beirut: al-Maktabah al-Wa'i, 1958), 54.
- <sup>61</sup>Abû Hâmid Muhammad bin Muhammad al Ghazâlî, *Al-Mustashfâ Min 'Ilm al-Ushûl* (Beirut: Dâr al-Kutub al-'Ilmiyah, 1993), 174.
- <sup>62</sup>Muhammad Sa'id Ramadhân al Bûthî, *Dhawâbith Al-Mashlahah Fi Asy-Syarî'ah al-Islâmiyyah* (Beirut: Muassasah ar-Risâlah, 1973), 107–241.
- <sup>63</sup>Hafij Ullah, "Shari'ah Compliance In Islamic Banking: An Empirical Study On Selected Islamic Banks In Bangladesh", *International Journal of Islamic and Middle Eastern Finance and Management*, 2014, 192.

## REFERENCES

- Abasimel, Nasir Ababulgu. "Islamic Banking and Economics: Concepts and Instruments, Features, Advantages, Differences from Conventional Banks, and Contributions to Economic Growth". *Journal of the Knowledge Economy* 14, no. 2 (June 2023): 1923–50. <https://doi.org/10.1007/s13132-022-00940-z>.
- Afrida, Yenti. "Analisis Pembiayaan Murabahah Di Perbankan Syariah". *JEBI (Jurnal Ekonomi Dan Bisnis Islam)* 1, no. 2 (2016): 155–66.
- Alhammad, Salah, Simon Archer, Carol Padgett, and Rifaat Ahmed Abdel Karim. "Perspective of Corporate Governance and Ethical Issues with Profit Sharing Investment Accounts in Islamic Banks". *Journal of Financial Regulation and Compliance* 26, no. 3 (2018): 406–24.
- Alwi, Syafaruddin. *Memahami Sistem Perbankan Syariah: Berkaca Pada Pasar Umar Bin Khattab*. Yogyakarta: Republika, 2013.
- Amin, A. Riawan. *Menata Perbankan Syariah Di Indonesia*. Jakarta: UIN Press, 2009.
- Anas, Irham Fachreza. "Rekonstruksi Pembiayaan Murabahah: Studi Analisis Kritik Penyimpangan Praktik Akad Murabahah Pada Pembiayaan Di Bank Syariah". In *PROSIDING SENANTIAS: Seminar Nasional Hasil Penelitian Dan Pengabdian Kepada Masyarakat*, 1:1289–98, 2021.
- Antara News. "Perbankan Syariah Butuh SDM Dengan 'Semangat' Syariah - PON XX Papua & Pearnas XVI Papua ANTARA News". Accessed October 25, 2023. <https://pon.antaranews.com/berita/255418/perbankan-syariah-butuh-sdm-dengan-semangat-syariah>.
- Antonio, Muhammad Syafi'i. *Bank Syariah: Dari Teori Ke Praktik*. Jakarta: Gema Insani, 2009.
- Badruzaman, Dudi. "Implementasi Hukum Ekonomi Syari'ah Pada Lembaga Keuangan Syari' Ah". *Maro: Jurnal Ekonomi Syariah Dan Bisnis* 2, no. 2 (September 26, 2019): 82–95. <https://doi.org/10.31949/mr.v2i2.1392>.
- Baihaqi, Naufal, and Arya Kusuma. "Konsep Dasar Dan Prinsip Manajemen Sumber Daya Manusia Dalam Kerangka Perspektif Pemahaman Islam". *Religion: Jurnal Agama, Sosial, Dan Budaya* 1, no. 4 (2023): 316–35.

- Berber, Mehmet Akif. "From Interest to Usury: The Transformation of Murabaha In The Late Ottoman Empire". *Yaymlanmamış Yüksek Lisans Tezi, İstanbul Şehir Üniversitesi*, 2014. <https://core.ac.uk/download/pdf/38326487.pdf>.
- Bisri, Cik Hasan. *Model Penelitian Fiqh: Paradigma Penelitian Fiqh Dan Fiqh Penelitian*. Vol. I. Bogor: Kencana, 2003.
- Bukhârî, Abû 'Abdullah Muhammad bin Ismâ'îl bin Ibrahim bin al Mughîrah bin Bardizbah al Ju'fi al. *Shahih Al-Bukhârî*. Vol. 8. Beirut: Dâr Thauq an-Najah, 2001.
- Bûthî, Muhammad Sa'îd Ramadhân al. *Dhawâbith Al-Mashlahah Fi Asy-Syarî'ah al-Islâmiyyah*. Beirut: Muassasah ar-Risâlah, 1973.
- Chapra, M. Umer. *The Future of Economics an Islamic Perspective: Landscape Baru Perekonomian Masa Depan*. Translated by Amdiar Amir, Yon Machmudi, Firman Nur, Ledi Trialid, Ekawati Sudjono, and M. Taufiq Ridho. Jakarta: Shari'ah Economic and Banking Institute, 2001.
- Daroin, Ana Dhaoud, and Aprilia Putri Ningtias. "Permasalahan Dan Solusi Pengembangan Perbankan Syariah Di Kota Madiun". *EQUILIBRIUM: Jurnal Ilmiah Ekonomi Dan Pembelajarannya* 8, no. 2 (2020): 140-54.
- Eko, Pratiwi Rahmadhani. "Analisis Pelaksanaan Rekrutmen, Seleksi Dan Penempatan Terhadap Mutu Sumber Daya Insani Pada PT BPRS Mitra Agro Usaha Bandar Lampung". Skripsi, UIN Raden Intan, 2018. <http://repository.radenintan.ac.id/5223/>.
- Fauzan, Akhmad. "Praktik Prinsip-Prinsip Good Corporate Governance (GCG) Dan Peran Dewan Pengawas Syariah (DPS) Pada Bank Pembiayaan Rakyat Syariah (BPRS) Di Jawa Tengah Dan D.I. Yogyakarta". Disertasi, UIN Sunan Kalijaga, 2016. <https://digilib.uin-suka.ac.id/id/eprint/23509/>.
- Fauzia, Umi. "Analisis Kepatuhan Syariah Terhadap Metode Pengakuan Margin Murabahah Pada KCP BRI Syariah Sepanjang Sidoarjo". Skripsi, UIN Sunan Ampel, 2017. <http://digilib.uinsby.ac.id/17295/>.
- Ghazâlî, Abû Hâmid Muhammad bin Muhammad al. *Al-Mustashfâ Min 'Ilm al-Ushûl*. Beirut: Dâr al-Kutub al-'Ilmiyah, 1993.
- Hadjri, Muhammad Ichsan, Badia Perizade, Taufiq Marwa, and Agustina Hanafi. "Islamic Human Resource Management, Organizational Commitment and Employee Performance: A Case Study on Sharia Bank in South Sumatera". *International Review of Management and Marketing* 9, no. 1 (2019): 123.
- Halabî, Ahmad bin Muhammad bin Muhammad Abû al-Walîd Lisân ad-Dîn bin asy-Syihnah ats-Tsaqafi al. *Lisân Al-Hukkâm Fi Ma'rifah al-Ahkâm*. Kairo: al-Babi al-Halabi, 1973.
- Hartini, Sri. *Otoritas Jasa Keuangan Dalam Pengaturan & Pengawasan Perbankan Syariah Berbasis Fatwa Dewan Syariah Nasional*. Bogor: UIKA Press, 2019.
- Hidayah, Astika Nurul, Zeehan Fuad Attamimi, Safitri Mukaromah, and Ira Hapsari. "Juridical Basis of Murabahah Bil Wakalah Contracts at Islamic Banks". *Proceedings Series on Social Sciences & Humanities* 14 (2023): 1-5.
- Hisyam, M. Said. *Buku Putih Perbankan Syariah: Menggugat Hak Sejarah Dan Konsistensi Kesyariaannya*. Tangerang Selatan: Arba Multi Sarana, 2014.
- Ika, and Nur Rohim Yunus. "Urgency of Akad as Sharia Economic Consumer Protection Against Rahn Transaction". *Jurnal Hukum Islam* 19, no. 1 (2021). <https://doi.org/10.28918/jhi.v19i1.512>.
- Ismâ'îl, Muhammad Muhammad. *Al-Fikr al-Islâm*. Beirut: al-Maktabah al-Wa'î, 1958.
- Jambi, Abu Muhammad Dwiono Koesen al. *إِنشَاءُ الله Hidup Berkah Tanpa Riba*. Jakarta: Iluvia Publishing, 2018.
- Juwitaningrum, Uswatun Khasanah, Muhamad Ali, and Nurlaeliyah Nurlaeliyah. "Analisis Praktik Pemberian Diskon Dalam Pembiayaan Murabahah Di Bank Syariah Indonesia Kcp Indramayu Jatibarang Berdasarkan Fatwa DSN MUI NO: 16/DSN-MUI/IX/2000". *JSEF: Journal of Sharia Economics and Finance* 2, no. 2 (July 7, 2023): 88-94. <https://doi.org/10.31943/jsef.v2i2.30>.
- Kristiyanti, Mariana. "Pengaruh Strategi Rekrutmen Dan Budaya Kerja Untuk Meningkatkan Daya Saing Melalui Kinerja Karyawan (Studi Kasus Bank Syariah Di Semarang)". *EBISTEK: Ekonomika, Bisnis Dan Teknologi* 1, no. 1 (2018): 1-10.
- Laksamana, Rio. "Pemahaman Pegawai Bank Syariah Terhadap Produk-Produk Perbankan Syariah". In *Prosiding Seminar Nasional Seminar Akademik Tahunan Ilmu Ekonomi Dan Studi Pembangunan*, Vol. 5,

2022. [https://feb.untan.ac.id/wp-content/uploads/2023/06/23\\_opt.pdf](https://feb.untan.ac.id/wp-content/uploads/2023/06/23_opt.pdf).
- Latif, Abdul. "Implementasi Fatwa DSN-MUI Terhadap Praktik Pembiayaan Murabahah Bank Syariah Mandiri Dan Bank Muamalat KCP Ponorogo". *Muslim Heritage* 1, no. 1 (March 24, 2016): 1–18. <https://doi.org/10.21154/muslimheritage.v1i1.379>.
- . "Tehnik Pengawasan Kualitas Kepatuhan Syariah (Sharia Complaine)". *MALIA: Jurnal Ekonomi Islam* 10, no. 1 (2018): 89–108.
- Ludhin, Hopi. "Aplikasi Murabahah Dengan Sistem Akad Wakalah Di Bank Pembiayaan Rakyat Syariah Bhakti Sumekar Sumenep Dalam Perspektif Fatwa Dewan Syariah Nasional Majelis Ulama Indonesia Nomor 04/DSN-MUI/IV/2000 Tentang Murabahah". Skripsi, UIN Sunan Ampel Surabaya, 2012. <http://digilib.uinsby.ac.id/10086/>.
- Makruflis, Muhammad. "Dampak Positif Sumber Daya Manusia Islami Bagi SDM Di Bank Syariah Mandiri KCP Ujung Tanjung Rohil". *Nathiqiyah* 2, no. 1 (2019). <https://ojs.diniyah.ac.id/index.php/Nathiqiyah/article/view/46>.
- Mâlikî, Muhammad 'Alawî al. *Syarî'ah al-Khâlidah*. Mekkah: Maktabah al-Malik, 1423.
- Maslihatin, Aini, and Riduwan Riduwan. "Analisis Kepatuhan Syariah Pada Bank Syariah: Studi Kasus Bank Pembiayaan Rakyat Syariah". *Jurnal Maps (Manajemen Perbankan Syariah)* 4, no. 1 (October 12, 2020): 27–35. <https://doi.org/10.32627/maps.v4i1.193>.
- Meilano, Haryo Normala. "Implementasi Akad Wakalah Dalam Pembiayaan Murabahah Di Bank Negara Indonesia (BNI) Syariah Cabang Surakarta". Tesis, Universitas Sebelas Maret, 2017. <https://digilib.uns.ac.id/dokumen/66748/Implementasi-Akad-Wakalah-Dalam-Pembiayaan-Murabahah-Di-Bank-Negara-Indonesia-BNI-Syariah-Cabang-Surakarta>.
- Miah, Mohammad Dulal, and Yasushi Suzuki. "Murabaha Syndrome of Islamic Banks: A Paradox or Product of the System?" *Journal of Islamic Accounting and Business Research* 11, no. 7 (2020): 1363–78.
- Oktaviani, Leni, and Suazhari Suazhari. "Analisis Tingkat Pemahaman Karyawan Bank Terhadap Akad Pembiayaan Produk Kredit Pemilikan Rumah (Kpr) Bank Syariah Mandiri Kantor Cabang Aceh". *Jurnal Ilmiah Mahasiswa Ekonomi Islam* 1, no. 1 (2019). <https://doi.org/10.24815/jimeki.v1i1.13023>.
- Prabowo, Bagya Agung. "Konsep Dan Aplikasi Akad Wakalah Pada Pembiayaan Murabahah Dalam Perbankan Syariah Di Indonesia". Disertasi, Universiti Kebangsaan Malaysia, 2016.
- Prihantono, Jati. "Kepatuhan Syari'ah Dalam Akad Pembiayaan Mudharabah Muqayyadah (Studi Kasus Akad Pembiayaan Mudharabah Muqayyadah Antara Dana Pensiun Angkasa Pura II, Bank Syari'ah Mandiri, Dan PT. Sari Indo Prima)". Tesis, STAIN Kudus, 2017. <http://repository.iainkudus.ac.id/2109/>.
- Qazwîni, Abû Abdullah Muhammad Bin Yazîd bin Mâjah al. *Sunan Ibnu Mâjah*. Vol. 3. Beirut: Dâr al-Kutub al-'Ilmiyah, 2012.
- Rahman, Nik Mutasim Nik Abd, Mohamad Adnan Alias, Sharmin Shahid, Mohamad Abdul Hamid, and Syed Shah Alam. "Relationship between Islamic Human Resources Management (IHRM) Practices and Trust: An Empirical Study". *Journal of Industrial Engineering and Management (JIEM)* 6, no. 4 (2013): 1105–23.
- Riyadi, Sugeng, and Badaruddin Badaruddin. "Revitalisasi Model Pengembangan Kurikulum Fakultas Ekonomi Dan Bisnis Islam Berbasis Standar KKNi Dan Islamic Entrepreneurship". *El-Jizya : Jurnal Ekonomi Islam* 6, no. 1 (June 11, 2018): 113–32. <https://doi.org/10.24090/ej.v6i1.2050>.
- Rohmi, Putri Kamilatul. "Strategi Pengembangan Sumber Daya Insani Dalam Peningkatan Excellent Service Di Bank Syariah Mandiri Cabang Lumajang". *Jurnal Berbasis Sosial* 1, no. 1 (2020): 17–28.
- Sahroni, Oni. *Fikih Muamalah Kontemporer*. Jakarta: Republika, 2019.
- Santoso, Widjajanti M., Siti Nurhasanah, and Kunthi Tridewiyanti, eds. *Dinamika Pelaksanaan Syariah: Kelembagaan Ekonomi Syariah Dan Pengadilan Agama*. Jakarta: Yayasan Pustaka Obor Indonesia, 2020.
- Saratian, Eko Tama Putra, Harefaan Arief, Yanto Ramli, Dudi Permana, and Mochamad SOELTON. "Introduction of Sharia Financing Contracts for The Indonesian Msmes". In *ICCD*, 5:296–301, 2023. <http://iccd.asia/ojs/index.php/iccd/article/view/618>.
- Sirajudin, Sirajudin. "Memotret Fenomena Peran Dan Sikapdivisi Kepatuhan Bank Syariah Dalam Pembiayaan Mudharabah". *EL MUHASABA: Jurnal Akuntansi (eJournal)* 4, no. 1 (September 12,

- 2013): 1-39. <https://doi.org/10.18860/em.v4i1.2334>.
- Suwiknyo, Dwi, and Edo Segara. *Awas Riba Terselubung: Praktik Tidak Syar'i Bank Syariah*. Yogyakarta: Youth Publisher, 2012.
- Syarbîni, Syamsuddîn Muhammad bin Ahmad al-Khathîb asy. *Mughni Al-Muhtâj Ilâ Ma'rifah Ma'ânî Alfâzhi al-Minhâj*. Vol. 2. Beirut: Dâr al-Kutub al-'Ilmiyah, 1994.
- Tanzeh, Ahmad. *Pengantar Metode Penelitian*. Yogyakarta: Teras, 2009.
- Tirmidzî, Abû 'isâ Muhammad bin 'isâ bin Saurah bin Mûsa bin adh Dhahâk at. *Sunan At-Tirmidzî*. Vol. 3. Beirut: Dar al-Gharb al-Islami, 1998.
- Ulfa, Lilin Faria. "Analisis Manajemen Pengembangan Sumber Daya Manusia Di BRI Syariah KCP Ngawi". Skripsi, IAIN Ponorogo, 2020. <http://etheses.iainponorogo.ac.id/8793/>.
- Ullah, Hafij. "Shari'ah Compliance in Islamic Banking: An Empirical Study On Selected Islamic Banks In Bangladesh". *International Journal of Islamic and Middle Eastern Finance and Management*, 2014.
- Usman, Hardius, Nucke Widowati Kusumo Projo, Chairy Chairy, and Marissa Grace Haque. "The Exploration Role of Sharia Compliance in Technology Acceptance Model for E-Banking (Case: Islamic Bank in Indonesia)". *Journal of Islamic Marketing* 13, no. 5 (2022): 1089-1110.
- Usman, Muhlish. *Kaidah-Kaidah Ushuliyah Dan Fiqhiyah*. Jakarta: RajaGrafindo Persada, 1997.