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## THE DEVELOPMENT OF CREATIVE ECONOMY

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Information	Abstract:
<b>Article History:</b>  Received : 11.04.2022 Revised : 28.05.2022 Accepted : 07.06.2022  <b>Keywords:</b> Sharia Banking, Creative Economy, MUI Perspective of Banten Province	<i>In the view of the Indonesian Council of Religious Scholars (MUI), especially the Banten Province as an independent institution that has a role in the development of Islamic banking and the development of the creative economy in Banten, therefore it can be input and solution for economic growth and progress in Banten. Therefore, the importance of developing the creative economy in Banten is supported by several elements, including sharia banking which is quite developed in Banten Province. In this study, the author uses a qualitative research method based on the philosophy of postpositivism, used to examine the condition of natural objects, the author uses a type of field research with interviews and literature studies related to the discussion that author will examine, which is housed in the secretariat of the MUI Banten Province. From the study results, it can be concluded that the Islamic banking system will be an alternative solution for economic improvement and will be admired around the world if applied according to Islamic law. Islamic banking must continue to be strengthened by religious institutions with a Ta'awun system with good, professional, and honest management. It will reflect an economic system that is admired throughout the world. The role of the Banten Province MUI as an independent institution in the Banten province is very much needed, especially in the development of the creative economy in Banten by the vision, mission, and work program of the Banten Province MUI.</i>

## A. INTRODUCTION

The economy is one area that is considered by Islamic law and is regulated by rules that are full of goodness and clean from injustice. Therefore, Allah forbids usury which has various negative impacts on humanity and damages the global economy.<sup>1</sup> The presence of Islamic economics on earth is the beginning of new knowledge that arises from thought. Islamic economics has existed since the existence of Islam on earth. In this case, the concept of economics from an Islamic perspective is an inseparable part of the teachings and guidelines of Islam itself. Islamic economics has been taught and practised by Rasulullah SAW as the bearer of the message of Islam. Because Islam and economics are integral parts that cannot be removed.<sup>2</sup>

As Muslims must be sure that the Qur'an and Sunnah have regulated the road of economic life, God has provided His resources and invites humans to use them, as His Word in (QS Al-Baqarah (2): 29;

هُوَ الَّذِي خَلَقَ لَكُمْ مَّا فِي الْأَرْضِ جَمِيعًا ثُمَّ اسْتَوَىٰ إِلَى السَّمَاءِ فَسَوَّاهُنَّ سَبْعَ سَمَوَاتٍ ۚ وَهُوَ  
بِكُلِّ شَيْءٍ عَلِيمٌ

Meanings : *He it is who created for you all that there is in on the Earth; then He rose over towards the heaven and fashionad it into seven heavens. He has full knowledge of all things.*

In fact, we are faced with a conventional economic system that is much stronger in development than the Islamic financial system. As Muslims, we must apply Islam in all aspects of life, including economics. As a result, in-depth study of the Islamic economic system is essential for further socialization and application.<sup>3</sup> One crucial solution that the government must pay attention to in recovering the Indonesian economy is implementing an Islamic economy. Islamic economics has a strong

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<sup>1</sup> Abu Ubaidah Yusuf bin Muktar as Sidawi, *Fiqih Kontemporer Berdasarkan Dalil dan Kaidah Ilmiah*, (Gresik: Pustaka Al-Furqon, 2014), hal.234

<sup>2</sup> Sumar'in, *Ekonomi Islam: Sebuah Pendekatan Ekonomi Mikro Dalam Perspektif Islam*, (Yogyakarta: Graha Ilmu, 2013), hal. 8

<sup>3</sup> Rivai, dkk, *Islamic Economic: Ekonomi Islam Bukan Opsi, Tetapi Solusi*, Jakarta: Bumi Aksara, 2013, hal. 87

commitment to poverty alleviation, justice enforcement, economic growth, eliminating usury, and the prohibition of currency speculation to create financial stability.<sup>4</sup>

In the national seminar on Islamic Economics at MUI Banten, Eggi Djanuiswati said that Islamic Economics and financial institutions have experienced rapid development, as indicated by significant effects. Among them are: the number of Islamic financial assets, formal and non-formal educational activities in the economic field, and Islamic finance. In addition, said Eggi, various national and international seminars on Islamic economics and finance are increasingly being held in multiple regions, as evidence of Islamic economic and financial activities with Islamic economic and financial activities and other supporting activities that continue to grow. Even at the annual meeting of the IMF and World Bank, which was only held in October 2018 in Bali, Islamic economics became one of the agenda items for the meeting, which had never happened before in a discussion of world financial institutions. It demonstrates that the world has studied Islamic economics and finance in-depth to find solutions to various economic and financial problems that cannot be solved conventionally.

The development of Islamic banking in Banten Province in recent years has increased. It proves the development of Islamic banking in Banten, which continues to grow. In addition, in the non-financial sector, Banten entrepreneurs are already aware of the sharia economic system as an appropriate system to be implemented. The existence of the banking sector occupies a very strategic position as an intermediary for working capital needs and investment in the current industry with the owners of funds. Thus, the primary function of the banking sector in macroeconomic policy infrastructure is indeed directed at how to make money effective in increasing economic added value.<sup>5</sup>

This concept provides opportunities for creative economy sector businesses to develop their businesses based on the partnership principle as promoted by Islamic banking. With the growth and development of the creative economy, companies will be better able to provide a productive workforce. It can also be a driving force and

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<sup>4</sup> Ibid., hal. 103

<sup>5</sup> Muhammad, *Manajemen Bank Syariah*,...hal, 1

support for big companies because the creative economy is also the spearhead for big companies in distributing their products. The creative economy needs attention because it provides income for the majority of the Indonesian workforce and spearheads poverty alleviation efforts.

Empowerment through the creative economy also means strengthening the national economy. The reason is that the people's economic policy instruments will always be based on prioritizing justice, then prosperity, not justice, then new prosperity.<sup>6</sup>

Economic growth is the process of changing the economic conditions of a country on an ongoing basis towards a better state over a certain period. Economic growth can also be interpreted as increasing the production capacity of an economy, which is manifested in the form of an increase in national income. Their economic growth is an indication of the success of economic development. Human resources, natural resources, science and technology, culture, and capital resources are the main factors influencing economic growth.

From what the author has described, the background and identification of the problem of the influence of Islamic banking on the development of the creative economy in the perspective of the MUI of Banten Province, as an alternative solution, which can be used as a reference for the implementation of a sharia-based economic system in the province of Banten. It is where the writer gets some of the main problems. Starting from the statement above, the problem can be formulated as follows: how is the development of Islamic banking contributing to the creative economy in Banten? What is the role of the Banten Province MUI in developing the creative economy?

## **B. LITERATUR REVIEW**

Sharia Economics is an economic system that explains all phenomena of choice behavior and decision making in every unit of economic activity or activity based on Islamic moral and ethical rules.

The ultimate goal of Sharia Economics is the same as the goal of Islamic sharia itself (*Maqashid ash-Sharia*), which is to achieve happiness in this world and the

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<sup>6</sup>Euis Amalia, *Keadilan Distributif dalam Ekonomi Islam*, (Jakarta: Rajawali Pers, 2009), hal 41

hereafter (*Falah*) through a good and honorable life. Realizing true welfare for humans is the basis and primary goal of Islamic Shari'a (*Maslahah al-'ibad*). Islamic economics is defined as a branch of science that seeks to solve economic problems in Islamic ways, namely based on the book of the Qur'an and the Sunnah of the Prophet Muhammad. Islamic economics has slightly different views regarding the definition of Islamic economics itself. The difference starts with three main problems, and the first is the different methodologies used in building an Islamic economic system. The second is the various interpretations of financial concepts, such as the meaning of the caliphate and the implications of ownership, and the third is the different interpretations of economic development.

To further complete your understanding of Islamic economics, below are 5 definitions of Islamic economics according to experts:<sup>7</sup> According to Yusuf Qardhawi, Islamic economics is an economy based on God. The essence of this economic system starts with Allah. The ultimate goal is to Allah, and the means used are inextricably linked to Allah's Shari'ah. Meanwhile, according to Umer Chapra, Islamic economics (sharia economics) is a branch of science that helps humans realize their welfare through allocating and distributing various resources in line with sharia goals without excessively restricting individual freedom, creating macroeconomic and macroeconomic ecological imbalances, or weakening family solidarity. And the social and moral ties that exist in society.

There is also the opinion of Moh. Nejatullah ash-Shiddiqi that Islamic economics is the response of Muslim thinkers to various economic challenges at a specific time. In this case, the economy is guided by the Qur'an, Sunnah, and reason (experience and *ijtihad*). In addition, it is different from the opinion of S. M. Hasanuzzaman that the notion of sharia economics is the knowledge and application of sharia teachings and rules that prevent injustice in the search and expenditure of resources to provide satisfaction for humans and enable them to carry out their obligations to God and society.

And lastly, according to Veithzal Rivai and Andi Buchari that the sharia economic system is an interdisciplinary, comprehensive, interconnected science, including Islamic sciences sourced from the Qur'an and the sunnah of the Prophet

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<sup>7</sup> Ibid. Hal.45

Muhammad as well as rational sciences. With this knowledge, humans can overcome limited resources to achieve happiness.

From the opinions of several experts above, it can be concluded that the complete definition of sharia economics is the science and practice of economic activity based on Islamic teachings, namely teachings that are appropriate and do not conflict with the Qur'an and the Sunnah of the Prophet Muhammad or hadith while remaining principled towards economic goals. Islam is to realize human happiness and prosperity in this world and the hereafter.<sup>8</sup>

Al-Qur'an is the word of Allah SWT. Conveyed to the Prophet Muhammad SAW. Mutawatir through the angel Gabriel from the start of the letter Al-Fatihah ending with the letter An-Nas and reading it is worship. The Qur'an is the eternal and original basis of Islamic economic law and is the first source and reference for Islamic law because it contains global principles and their details. As Allah says in Surah an-Nisa [4] verse 80:

مَنْ يُطِيعِ الرَّسُولَ فَقَدْ أَطَاعَ اللَّهَ وَمَنْ تَوَلَّى فَمَا أَرْسَلْنَاكَ عَلَيْهِمْ حَفِظُوا

Meanings: *"He who obeys the Messenger has obeyed Allah; but those who turn away- we have not sent you over them as a guardian".<sup>9</sup>*

The verse above states that the Qur'an explains the shari'a laws as a whole because the explanation as-Sunnah comes from the Qur'an. The Qur'an, as the primary source for all Islamic law, has described the basics of the law, such as ordering humans to fulfill promises and confirming the lawfulness of buying and selling and the prohibition of usury. Many verses mention various kinds of needs in human life, both primary (basic needs) and secondary. Such as the need for food, which is indicated by mentioning the provision of Allah's sustenance in the form of fruits, livestock, marine fish, milk, clothing, and housing needs. All of these are human needs in the form of clothing, food, and shelter.

As-Sunnah, often called al-Hadith, has the same meaning, namely, everything based on the Prophet Muhammad SAW. Whether in the form of words, deeds or destiny. Even if there is a very slight difference, as-Sunnah is everything that is only

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<sup>8</sup>Ibid

<sup>9</sup>Al-Qur'an (Jakarta: PT. Tegalyoso Utama, 1974), hal. 82

based on the Prophet Muhammad SAW. While Al-Hadith is not only based on the Prophet Muhammad SAW. But to the companions of the Prophet. As-Sunnah is the second source of law after the Qur'an, the primary basis of as-Sunnah as a source of direction, as the word of Allah in Surah an-Nisa [4] verse 59:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا أَطِيعُوا اللَّهَ وَأَطِيعُوا الرَّسُولَ وَأُولِيَ الْأَمْرِ مِنْكُمْ فَإِنْ تَنَازَعْتُمْ فِي شَيْءٍ فَرُدُّوهُ إِلَى اللَّهِ وَالرَّسُولِ إِنْ كُنْتُمْ تُؤْمِنُونَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ ذَلِكَ خَيْرٌ وَأَحْسَنُ تَأْوِيلًا ٥٩

Meanings: *"O bealivers! Obey Allah and obey the Messenger and those in authority among you. Should you disagree on anything, then refer it to Allah and his Massenger, if you truly believe in Allah and the last day. This is the best and fairest resolution."*<sup>10</sup>

As-Sunnah's position on the Qur'an, as formulated in the Sunnah, serves to explain verses that are still mubham, detailing mujmal verses. The Sunnah adds to the syara's obligations, whose main provisions have been determined by the texts of the Qur'an. Like the Sunnah, it comes with other laws that complete the main clauses. The Sunnah carries rules that have no textual provisions in the Qur'an. As in the case of mu'amalat, namely, the Qur'an commands to fulfil promises (commitments). It is which engagements are valid, lawful, and unlawful and do not have to be fulfilled, here as-Sunnah plays a role in explaining it.

Ijtihad is all the ability to obtain sharia law and detailed arguments by concluding. The legal basis for establishing ijtihad is as Allah says in Surah as-Shura '[42] verse 38:

وَالَّذِينَ اسْتَجَابُوا لِرَبِّهِمْ وَأَقَامُوا الصَّلَاةَ وَأَمْرُهُمْ شُورَى بَيْنَهُمْ وَمِمَّا رَزَقْنَاهُمْ يُنفِقُونَ

Meanings: *"While their affairs are (decided) by deliberation between them"*.<sup>11</sup>

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<sup>10</sup> Ibid, hal. 79

<sup>11</sup> Ibid, Hal. 144

The scope of *ijtihad* is matters that have not been regulated with certainty by the Qur'an and as-Sunnah. Therefore, in cases in which the law has been clearly and held in the texts of the Qur'an and Sunnah, it is not necessary to *ijtihad*, but it is required to carry out the provisions that have been set forth.

In the Islamic concept, this *mu'amalah* affair must be guided by the legal sources that have been set above. The Qur'an has provided basic principles regarding human relations with property, namely how to obtain property rights over property, affirmation of the function of property rights, and the obligation to spend property.

The creative economy is a concept to realize sustainable economic development based on creativity. Utilization of resources that are not only new but also limited, such as ideas, talents, or imagination. The economic value of a product or service in the creative era is no longer determined by raw materials or production systems as in the industrial period but rather by utilizing creativity and creating innovation through increasingly advanced technological developments. Industries can no longer compete in the global market by relying solely on price or product quality but must compete based on innovation, creativity, and imagination.<sup>12</sup>

Quoting from the Creative Economy Blueprint 2025, the creative economy creates added value (economic, social, cultural, environmental) based on ideas born from the creativity of human resources and based on the use of science, including cultural heritage and technology. The invention is not limited to works based on art and culture but can also be found in science and technology, engineering and telecommunications. Three main things form the basis of the creative economy, including creativity, innovation and invention.<sup>13</sup> The term Creative Economy has been widely discussed since John Howkins wrote the book "Creative Economy, How People Make Money from Ideas". Howkins defines the Creative Economy as an economic activity in which the inputs and outputs are ideas. Or, in one short sentence, the essence of creativity is an idea. So it is conceivable that only with the capital of ideas someone creative can earn a relatively high income.<sup>14</sup>

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<sup>12</sup> Aldi Purnomo, Rochmat, *Ekonomi Kreatif Pilar pembangunan Indonesia*, Ziyad Visi Media, Surakarta: 2016 hal.6.

<sup>13</sup> Ibid

<sup>14</sup> *Ibid*, hal. 10.



The economic condition expected by Indonesia is a sustainable economy and has several sectors as economic pillars in Indonesia. Sustainability, in this case, is the ability to adapt to new geographical needs and economic challenges, ultimately resulting in sustainability. The creative economy is one of the concepts for economic development in Indonesia. Which is, Indonesia can develop models of ideas and talents from its people to innovate on something. The creative mindset to keep growing So it can be concluded that being a creative work is not only good at drawing, dancing, singing, and writing stories. He must also have the ability to solve problems in ways that are out of the ordinary. Why are extraneous methods necessary? When a theory or practice becomes widespread, over time, the effectiveness of that theory will decrease because everyone is using approaches based on the same idea.

In 2014, the slowdown in the domestic economy and tight banking liquidity conditions affected the growth of sharia banking in Banten. This condition was reflected in the development of all financial indicators: assets, which only grew by 0.95%, deposits by 11.16%, and financing, which experienced negative growth of 1.27%. The increase in TPF, which was higher than financing in 2015, was carried out by Islamic banking to improve its liquidity performance, as reflected in the FDR ratio, which in 2014 was 106.38% to 94.49%. In 2016, along with improving economic conditions as reflected in the national economic growth rate and starting to recover as commodity prices, the federal banking industry, including general banking and sharia banking in Banten Province, experienced improved growth performance. This condition is reflected in the growth of Islamic banking assets in Banten Province in 2016, which reached 18.02% year-on-year (YoY), much higher than the previous year's 0.95%. Likewise, the performance of TPF and financing, which in 2016 experienced the highest growth over the last 3 years, respectively, at 21.86% and 23.15%, with a good level of intermediation function as reflected in the FDR ratio of 95.29%.<sup>15</sup>

In terms of financing, Islamic banking in Banten Province recorded a higher market share than the market share of assets and deposits, which was 6.5% in a row from 2014-2016, decreased in 2015 by 5.9%, and rebounded again in 2016 to 6.3%. While in terms of DPK, the market share of Islamic banking in general banking in

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<sup>15</sup> Alim Sumantri, Jurnal TAZKIY, Vol.16 No. 1 tahun 2017 hal. 19

Banten Province is smaller than assets and financing, this condition indicates that the ability of Islamic banking in Banten Province to absorb TPF is lower than the ability of Islamic banking to channel funding.<sup>16</sup>

The Banten community market has a strong preference and interest in banking with a sharia system. It cannot be separated from the majority of Banten's Muslim population and the level of environmental religiosity in Banten. However, the table above also shows that the growth of sharia banking performance in Banten Province for the last three years has experienced slower growth in acquiring customers both in financing and deposits compared to sharia banking in other regions in Indonesia. It should be noted that the success of Islamic banking development is not only determined by the success of spectacular growth, or the success of disseminating information, compiling or perfecting legal provisions, or the number of office network openings, but also by the quality of the human resources (HR) of the actors/practitioners of Islamic banking themselves. Therefore, that Islamic banks can run in accordance with sharia principles and can be utilized by the wider community as part of a financial system that is *rahmatan lil alamain*.<sup>17</sup>

In implementing sharia banking, Bank Indonesia has issued many regulations to guide the implementation of sharia principles. Fatwas have the nature according to the circumstances to follow contemporary understanding so that fatwas can change. If there is a change in the DSN-MUI fatwa on specific issues, this may change Bank Indonesia regulations. However, based on research data, there has been no change in Bank Indonesia regulations due to changes in the fatwa from the DSN-MUI.

Bank Indonesia Regulation No. 7/46/PBI/2005 concerning Contracts for the Collection of Money and Its Distribution for Banks Conducting Transactions Based on Sharia Principles has been replaced by Bank Indonesia Regulation No. 9/19/PBI/2007 concerning the Implementation of Sharia Principles in the Activities of Collecting Money and Its Distribution as well as Sharia Bank Services. Its substitution was made to conform to the fatwa decision issued by the DSN-MUI. In this case, the process of making the fatwa binding, namely the "transformation" of Islamic law into national law. The role of the DSN-MUI fatwa is based on research

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<sup>16</sup> Ibid

<sup>17</sup> Mukhlisotul Jannah, Jurnal Banque Syar'i, Vol. 3 No. 2 tahun 2017, hal.235

data. In practice, most of the issued DSN-MUI fatwas have answered the needs of Islamic banking. However, there are still some things that the DSN-MUI fatwa has not responded to in supporting the development of new products and Islamic banking operational activities.

The role of the DSN-MUI Fatwa in encouraging the implementation of sharia banking can also be indicated by a large number of sharia commercial banks and banks with sharia business units that started their operations after MUI established the National Sharia Council. Before the 2008 period, the number of Islamic retail banks was only three. In 2011 the number of Islamic commercial banks increased to 11 (eleven) Islamic commercial banks and Sharia BPRs. Before the 2008 period, Sharia BPRs only amounted to 114 banks. In 2011, the number of Sharia BPRs increased to 154 banks. And will continue to grow in the following years.

Islam sees that growth is not just material but also has a universal goal than the limited orientalist that contemporary systems want to achieve to create social justice. Then Islamic economic growth is not only oriented to developing additional production but is shown to be based on distributional justice. Even the realistic nature of the field of economic growth explains that Islam sees economic and social problems that may occur in Islamic society with an offer of solutions that are also realistic. And Islam in enforcing its laws is based on the foundation of human justice. Furthermore, the basis for the existence of responsibility as one of the essential foundations is clearly stated in Islamic law. So it can be concluded that there are two sides of responsibility: Responsibility between some members of the community and some other groups. Islam does not only stipulate the characteristics of responsibility, but duty must be absolute and able to include the realization of sufficiency for humans.

This character is by the position of humans who are ambassadors of Allah on Earth, and this is the goal and influence of economic growth in Islam. An increase in Islam is shown to create sufficient limits for all citizens so that they are free from all forms of servitude, both in the financial and legal fields, except only servitude to Allah.<sup>18</sup>

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<sup>18</sup> Nurul Huda, dkk, *Ekonomi Pembangunan Islam*, (Jakarta: Kencana, 2015) hal,127

### **C. RESULT AND ANALYSIS**

Several things need to be explained with the research method used so as not to confuse. The qualitative research method is based on the philosophy of post positivism. It is used to examine the condition of natural objects (as opposed to an experiment) where the researcher is the key instrument. The data collection technique is done by triangulation (combined), the data analysis is inductive or qualitative, and the results of qualitative research emphasize meaning rather than generalizations.<sup>19</sup>

The analysis technique used in this research is qualitative data analysis. Qualitative data analysis is data collected naturalistically, consisting of words that are not processed into numbers. Data is difficult to measure with numbers, the relationship between variables is not clear, and data collection uses interviews or observations and questionnaires to develop the data in the form of words. word or sentence. While the mindset qualitatively means only checking or reporting what is in the place where the researcher is conducting the research.<sup>20</sup>

In this study, the authors explored for data sources by going to the field related to the MUI of Banten Province. The author examines the views of the Banten Province MUI on the implementation of Sharia economics in Banten and the development of Sharia banking. In writing this thesis, the author uses the type of field research that is the focus of the field research at the MUI Banten Province.

The primary sources are the opinions of experts in their fields related to the research that the author examines, the administrator of the Banten Province MUI, which is a direct source of the views of the Banten Province MUI. In contrast, the secondary data sources in this study are the Qur'an, Hadith, studies, books related to this research, literature, and articles obtained from the website, which is related to Islamic financial institutions and the Islamic economic system.

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<sup>19</sup> Sugiyono, *Metode Penelitian Kuantitatif dan Kualitatif dan R&D*, (Bandung: Alfabeta, 2011), cet. Ke-13, hal.9.

<sup>20</sup> Ibid. hal. 110

#### **D. RESULT AND ANALYSIS**

Banten today, social and economic institutions have been busy, including Islamic or sharia identities in their institutions. The reason is that, apart from being a sharia-based legal product, it is also due to the demands of the people of Banten, who are predominantly Muslim. Many factors cause the implementation of Islamic economics in Banten to not entirely run at the top level, namely, weak human resources and budget staff used as socialization to the community, which has not been maximized. Therefore, the community's understanding of Islam, especially in Banten, the majority of Muslims, is still relatively weak. So the key is at the level of socialization that is less than optimal. People must understand Islamic economics as an alternative solution to prospering and advancing the people's economy.

Banten economic institutions that already exist, for example, are sharia-based financial institutions, namely Bank Jabar Banten Syariah, BSI, Bank Muamalat, Syariah Insurance, Syariah Pawnshop institutions, and Islamic economic and financial institutions. Others, such as the Banten Amil Zakat Institution (LAZ), the Amil Zakat Agency (BAZ), The existence of this sharia economic institution turned out to be an option that people in Banten province were interested. And hopefully, in the future, in Banten Province in particular and in Indonesia in general, there will be more Sharia-based institutions as a model for implementing Sharia economics in a kaffah manner. Several countries that try to implement sharia economics in the public sphere face many upheavals in the Islamic world itself. Repressive governments must accompany their implementation not to cause many conflicts. With full support from the community, conflicts that occur can be avoided. The challenges that arise in the effort to implement sharia economics are differences in views that are difficult to reconcile. Policies such as regional regulations that support the existence of sharia rules often clash with higher laws and regulations, so the implementation of sharia economics is not so effective at the appropriate level.<sup>21</sup>

The literacy and inclusion index factors for Islamic finance are lower than conventional finance. Therefore, the circulation of Islamic banks does not work, and

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<sup>21</sup>H.B Syafuri, Jurnal Al-Qalam Pemberlakuan Syariat islam di Banten, (Vol. 27 No. 2: 2010) hal. 179

this collapse can occur, which is feared. To run well, Islamic banks must strengthen their capital, and their money is maintained, which so far may still run smoothly when this LKS joins or uses Dual Model System with conventional banks such as BRI Syariah, Mandiri Syariah Bank, BNI Syariah, BTN Syariah and others using this Syariah system which makes Islamic banking more advanced than traditional banks.<sup>22</sup>

Islamic financial institutions can be safer when a crisis occurs, such as in 1998, because Islamic financial institutions use a different system from conventional financial institutions with the usury system. Sharia banking uses the *mudharabah*, *murabahah*, *musyarakah* system and the benefits are shared. Sharing profit by traditional if a crisis occurs can cause a collapse. There are 2 possibilities for liquidation and guarantees by the government. Meanwhile, the circulation of Islamic banks is well established with the Sharia system. As for the weakness, because the aspect of capital is limited, it must be boosted through the power of the people's funds. These people's funds must be supported by Muslim financial institutions, such as zakat, waqf, hajj and other institutions belonging to Muslims.<sup>23</sup> The Islamic banking system will be an alternative solution for economic improvement that will be admired when applied according to Islamic law. Islamic banking must continue to be strengthened by religious institutions with a well-managed, professional and honest Ta'awun system. It will reflect the economic system that is admired around the world. And this can be implemented in the regions through local regulations. It can even be expanded to a national level and aspire to become "*Baldatun Thoyibatun wa Robbu Ghofur*." The presence of Islamic banking in the regions can be a solution to the conventional bank's habit of constantly investing local government decentralized funds into SBI instruments. Therefore, the presence of UUS from the Regional Development Bank is an alternative option for local governments to allocate decentralized funds to productive sectors while still obtaining competitive returns.

There are two theories: money follows the gross and the gross follows the money. So, with the number of banking accesses, it can be seen that the number of Sharia industries is quite good compared to national data. The industry is growing to the extent that it has increased significantly compared to the southern Banten region,

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<sup>22</sup> Zakaria Syafe'I, Sekertaris Umum MUI Provinsi Banten (jum'at, 4 Oktober 2019)

<sup>23</sup> Ibid

especially in northern Banten. But in general, Banten is developing quite well.<sup>24</sup> And it remains our task so that equity in the Sharia industry can develop throughout the province of Banten.

Especially for Islamic banking in Banten for assets and limited financing with a maximum rule of providing credit (RIM) of 94% of its total assets, including securities. It depends on the capacity and ability of the bank. So the alternative solution is to maximize so that the people of Banten switch to Islamic banking with the opportunities and challenges that will be faced.

The competence that must be possessed by Islamic banking SDI is to understand the concepts and technicalities of Islamic banking. Without understanding this concept, it will be easy for SDI to fall into Sharia deviations. It is essential to become an expert in the field of Islamic economics.<sup>25</sup> The more people who understand, the more people will be able to understand what Islamic banking is with various socializations carried out to the public.

Islamic financial inclusion can grow significantly. The public needs to be aware of various Islamic financial products, services and institutions. "The role of the National Sharia Finance Committee (KNKS) and the government's alignment is needed so that the growth of the level of Islamic financial inclusion can accelerate, including 3 indicators:

First, Islamic finance education for the general public appealingly and creatively. This can be done by taking advantage of the rapid development of information technology.

Second is the integration of inter-sectoral policies in government. Irfan said that OJK and KNKS could facilitate the harmonization process of the policy. For example, they provided payment options through Islamic financial institutions to pay taxes.

Third, the government takes sides to prioritize Islamic financial institutions. Irfan said the government should integrate Islamic financial institutions in various policies related to payments. In addition, incentives for the public to choose Islamic

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<sup>24</sup> Efi Syarifudin, Bidang Ekonomi MUI Provinsi Banten, sekretaris Pinbas (Selasa, 22 Oktober 2019)

<sup>25</sup>Ibid

financial institutions are also needed so that the level of Islamic financial inclusion can grow fast.<sup>26</sup>

## **E. CONCLUSION**

Based on the analysis and discussion of the development of Sharia banking and the implementation of Sharia Economics in Banten in the perspective of the MUI of Banten Province, the performance of Sharia Economics in Banten has not been fully implemented at the top level. However, when the law has been enacted, it must be applied. Many factors influence this, firstly human resources, secondly using the budget for socialization in the community, which has not been maximized. So people's understanding is weak, especially in Banten, where the majority of Muslims are Muslim. So the key is at the level of socialization that is less than optimal. The community must understand Islamic economics as an alternative solution to prospering and advancing the people's economy. The flagship programs compiled by the MUI in Banten Province include points for expanding and strengthening the sharia economy, sharia tourism, and guaranteeing halal products with various supporting instruments for the distribution and welfare of Muslims. So the key is at the level of socialization that is less than optimal. The community must understand Islamic economics as an alternative solution to prospering and advancing the people's economy. The flagship programs compiled by the MUI in Banten Province include points for expanding and strengthening the sharia economy, sharia tourism, and guaranteeing halal products with various supporting instruments for the distribution and welfare of Muslims.

Then the literacy and inclusion index factor for Islamic finance is lower than for conventional finance. The capital of Islamic banks is limited. Therefore, the circulation of Islamic banks does not work. This collapse can occur, which is feared. To be able to run well, Islamic banks must strengthen their capital, improve their money, which has been possible and is still running smoothly. This LKS joins or uses the Dual Model System with conventional banks such as BRI Syariah, Mandiri Syariah Bank, BNI

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<sup>26</sup> <https://finansial.bisnis.com/read/20190120/90/880564/inklusi-perbankan-syariah-masih-rendah-ini-alternatif-solusinya> (internet) di akses pada 20 oktober 2019



Syariah, BTN Syariah and others using this Syariah system, which makes Islamic banking more advanced than traditional banks. Economic improvement will be admired throughout the world if it is applied according to the rules of Islamic law. Islamic banking must continue to be strengthened by religious institutions with a Ta'awun system with sound, professional, and honest management. It will reflect the economic system that is admired throughout the world. And this can be applied in the regions with their autonomy through regional regulations.

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