

## IMPLEMENTATION OF RELIGIOUS MODERATION IN THE DEVELOPMENT OF A SHARI'AH ECONOMIC AND FINANCIAL SYSTEM THAT IS FAIR FOR SOCIETY

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### Abstract

*This research aims to analyze the application of religious moderation in a sharia economic and financial system that is fair to society. This research includes library research with qualitative research methods that use a descriptive approach. The results of this research reveal that the concept of religious moderation has been fully implemented in the development of the Sharia Financial Institution (LKS) system, through openness regarding the use of LKS which is not only specifically for Muslim customers but also for customers of other religions. However, regarding the placement of Human Resources (HR) in LKS who come from non-Muslim communities, this has not received special attention. Apart from that, it is necessary to formulate derivative regulations as a legal umbrella that gives non-Muslims the same rights to become employees at LKS. The granting of these rights must of course fulfill the terms and conditions that apply to the application of sharia principles in all LKS operations. Thus, granting the same rights to non-Muslim communities as part of LKS human resources will create a sharia economic and financial system that is just for society.*

*Keywords: Religious Moderation, Muslims, Non-Muslims, Sharia Financial Institutions (LKS) and Social Justice.*

### Abstrak

Penelitian ini bertujuan untuk menganalisis penerapan moderasi beragama dalam sistem ekonomi dan keuangan syariah yang berkeadilan bagi masyarakat. Adapun penelitian ini termasuk penelitian pustaka dengan metode penelitian kualitatif yang menggunakan pendekatan deskriptif. Hasil penelitian ini mengungkapkan bahwa konsep moderasi beragama telah sepenuhnya diterapkan dalam pengembangan sistem Lembaga Keuangan Syariah (LKS), melalui keterbukaan atas pemanfaatan LKS yang tidak hanya khusus untuk nasabah dari Umat Islam saja melainkan juga bagi nasabah umat beragama lain. Namun terkait penempatan Sumber Daya Manusia (SDM) di LKS yang berasal dari masyarakat non-muslim, belum mendapat perhatian khusus. Selain itu juga, perlu dirumuskan regulasi turunan sebagai payung hukum yang memberikan hak yang sama kepada masyarakat non-muslim untuk menjadi pegawai di LKS. Pemberian hak tersebut tentunya harus memenuhi syarat dan ketentuan yang berlaku atas penerapan prinsip-prinsip syariah dalam seluruh operasional LKS. Dengan demikian, pemberian hak yang sama kepada masyarakat non-muslim sebagai bagian dari SDM LKS, akan terciptanya sistem ekonomi dan keuangan syariah yang berkeadilan bagi masyarakat.

*Kata Kunci: Moderasi Beragama, Muslim, Non-Muslim, Lembaga Keuangan Syariah (LKS) dan Keadilan Sosial.*

## **A. INTRODUCTION**

The application of religious values, especially in the realm of sharia economics and finance, is crucial in forming an economic system that is capable of having benefits for all levels of society (Nurnasrina, 2013). In this context, the concept of religious moderation as the main basis for developing sharia economic and financial systems is considered a strategy that combines religious values with sharia economic principles (Luthfi et al., 2023). This concept was carried out in order to form a solid framework to create a fair and just environment in society.

The application of religious moderation in the sharia economic and financial system has been implemented in various aspects. The concept of the sharia economic and financial system is able to provide guarantees for all Human Resources (SDI) to contribute to being part of sharia economic and financial actors (Muhammad, 2013). For example, sharia banking as one of the instruments of the sharia economic and financial system provides opportunities for all the nation's children regardless of the status of differences in beliefs to take part in being an SDI in it, both as leaders, employees and customers. Because the establishment of sharia banking can not only be enjoyed and utilized by Muslims but also for all Indonesian citizens regardless of religion, race and class (OJK, 2011).

However, in practice, openness in providing opportunities for non-Muslim SDI creates turmoil and sentimentality, both in terms of the application of the concept and the community's view of the institution. In terms of the concept of sharia banking which applies sharia principles, the presence of non-Muslim SDI will clash with the values and organizational culture of the institution (Syahputra, 2014). This view arises from an idealistic understanding of sharia banking, namely a bank that does not only implement one of the pillars of Islam, namely sharia, especially muamalah, but is required to implement the three pillars of the Islamic religion at once, namely Aqidah, Sharia and Akhlak (OJK, 2011). The position of Islamic banks, with their idealistic concept, is very clear that their operational systems will not be able to be run by non-Muslim SDI. Especially in carrying out the pillars of aqidah which clearly conflict with his beliefs.

Apart from that, the problem that arises is the public's view regarding the work culture that Sharia Bank SDIs usually carry out together. Such as praying together and reading verses from the Holy Qur'an in turns by employees before carrying out work activities, performing Dhuha prayers in congregation, fasting on Mondays and Thursdays and so on as well as a culture of syar'i clothing for sharia bank employees. Can this work culture be accommodated by the head of the Bank, if he is a non-Muslim?

Another problem that arises is whether the spirit and sharia paradigm of non-Muslim SDI in Sharia Banks is on the right track. This means that non-Muslim sharia bankers really carry the spirit of the struggle for sharia banking as a halal intermediation institution to avoid haram business schemes or the presence of non-Muslim SDI who only seek profits through manipulation of sharia banking which has the impression of sharia even though it is not much different from conventional banking (Syahputra, 2014). This problem has a big impact on sharia banks, if the purpose of the manipulation is actually carried out, it will make many people come to the

conclusion that sharia banks are the same as conventional banks. (Segati, 2019). This means that public trust in Islamic banks is decreasing.

Therefore, there is a need for a comprehensive discussion regarding the concept of religious moderation as the main instrument in forming the basis of the sharia economic and financial system. Don't let the consequences of prioritizing religious moderation be too open for the placement of non-Muslim SDI in Sharia Banks, but have to sacrifice the application of sharia principles as the spirit and identity of the sharia economic and financial system itself. Research results by Haq (2022) and Luthfi et al., (2023) which states that the concept of religious moderation in microfinance institutions has the meaning that each member can come from various ethnicities and religions, which will create harmony between religious communities who work together and work together so that they can live side by side without having to reduce the basic rights of practicing their beliefs. But according to Latifah & Umah (2022), religious moderation is not optimized in religious socio-economic institutions in implementing Islamic philanthropy. The application of the concept of religious moderation in the sharia economic and financial system has not been discussed comprehensively, in order to provide a view that religious moderation is very important to accommodate all interests and benefits for instruments and practitioners of the sharia economic and financial system.

Based on this, this research will discuss the application of religious moderation in the development of a sharia economic and financial system that is fair to society. The discussion of this research will not only cover aspects of social justice, but will also detail the impact of community economic empowerment that can be generated through the implementation of religious moderation. By integrating religious values into sharia economic practices, it is hoped that this system will not only comply with Islamic financial principles, but also effectively provide benefits to all levels of society. By opening a study on the role of religious moderation in the development of sharia economic and financial systems, the aim of this research is to provide readers with in-depth insight into how the application of religious values, especially through moderation, is not only a driver for economic sustainability and development, but also as a way to The sharia economic and financial system has benefits and justice for all levels of society.

## **B. LITERATURE REVIEW**

### **Religious Moderation in the Sharia Economic and Financial System**

At the time of the Prophet Muhammad SAW, Islam not only taught spiritual principles but also touched all aspects of life, including economics. The concept of moderation in the economic field at that time included the principles of justice, community empowerment and balanced wealth management. In the time of the Prophet, the concept of moderation in the economic field created the basis for inclusive and sustainable Islamic economic principles. Economic empowerment, fairness in the distribution of wealth, and tolerance for economic differences were values that continued to be inherited and implemented in the Islamic economic and financial system at that time (Rahmawaty, 2013). As a model for Muslims, this concept provides a foundation for just and balanced economic development.

Religious moderation in sharia economic and financial systems explores approaches that combine Islamic economic and financial principles with the values of tolerance, inclusiveness and sustainability. This reflects an effort to bridge the principles of the Islamic religion and the needs of modern society, while maintaining the integrity of religious values. The Islamic economic and financial system is emerging as an alternative that is increasingly being taken into account in the global landscape (Pristiwiyanto, 2020). With its principles rooted in Islamic values, this system challenges conventional paradigms and offers an alternative focused on justice, sustainability and balance. One important aspect of implementing this system is the concept of religious moderation, which emphasizes the importance of an inclusive, tolerant and balanced approach.

Religious moderation in the sharia economic and financial system paves the way for a balance between religious values and global economic needs. With a focus on inclusivity, justice and sustainability, this system is not only an option for Muslims, but also a model that can make a positive contribution in creating a just and sustainable global society. By continuing to develop and practice religious moderation, the sharia economic and financial system can become a positive force in overcoming the world's current economic and social challenges.

Thus, religious moderation in the sharia economic and financial system is not only about adopting Islamic financial principles, but also about accommodating the values of inclusion, justice and sustainability in its application. In this way, sharia economics can become a model that bridges religious values and the economic needs that are developing in today's global society.

### **C. METHOD**

This research applies a qualitative approach, where the data obtained is not expressed in the form of numbers, but is presented in the form of a descriptive narrative. This approach is analytical and explanatory towards the object of research, namely related to the implementation of religious moderation in a sharia economic and financial system that is fair to society. This research is library in nature, and data sources were obtained from various sources, including books, journals, magazines, scientific articles, and the internet. Data collection is carried out through the process of reading, analyzing and evaluating as much information as possible from these sources. In analyzing data, researchers apply data analysis methods that involve data reduction, data presentation, and conclusion (Suryana, 2010).

### **D. RESULTS AND DISCUSSION**

#### **Implementation of Religious Moderation in a Sharia Economic and Financial System that is Fair to Society**

One of the instruments of the sharia economic and financial system is sharia banking which stands firmly in the midst of conventional banking which has colored the banking world in Indonesia. Sharia banking services can be enjoyed by anyone regardless of ethnicity, race and religion. As related to customers who can use sharia banking services, it is stated in Article 1 paragraph 16 of the Sharia Banking Law which states that customers are interpreted as parties who can use sharia banking services. As in the next paragraph, customers consist of three types, including saving customers, investor customers and facility recipient customers (Article 1

paragraph 17-19). The explanation of article 1 in this Law is quite clear. This shows that as long as sharia principles as stated in Article 2 of the Sharia Banking Law are implemented in the operational system, there are no exceptions regarding sharia bank customers or their owners. So that anyone, from any religious background, can take advantage of the sharia banking system to meet their needs.

What needs to be emphasized is that the policy of openness towards the use of sharia banking by Non-Muslim Human Resources (SDI) is not just about implementing the concept of religious moderation. There are important aspects related to the special needs of Non-Muslim SDI that cannot be met by Muslim SDI in Islamic banks. Therefore, even though there has been a significant increase in the number of SDI in the Sharia Banking sector, it is not commensurate with the quality of SDI needed (Qoyriyah & Rokamah, 2023). The quality of Human Resources (SDI) in Sharia Banking is still inadequate, both from a technical perspective and understanding of the sharia paradigm. This is directly influenced by the recruitment methods applied by Sharia Banking in attracting new SDI. In addition, practitioners in sharia banking tend to be dominated by individuals who previously worked in conventional banking and then switched to sharia banking, or those who come from conventional economic backgrounds at public universities (Titik Husnawati Amini, 2023). Generally, they only receive a short two-week training on sharia economics before being directly involved as sharia economics practitioners. Some of them then attended MODP or MT (Management Training) training for one month. However, this kind of training is often considered inadequate, because it is necessary to improve not only knowledge alone, but also understanding of the sharia paradigm, vision and mission, as well as sharia character. In fact, it even reached the level of sharia militancy. In addition, sharia economic material cannot be understood thoroughly in just two weeks or two months (Ningsih, 2015).

The inability of Human Resources (SDI) in the Sharia Banking sector in terms of skills and knowledge has resulted in serious negative impacts, including non-optimal implementation of Islamic sharia in banking (Tricahyani, 2018). The main factor in this problem is the difficulty in recruiting graduates who have expertise in sharia but lack general banking skills (Qoyriyah & Rokamah, 2023). Therefore, the option of recruiting general economics graduates to be placed in the sharia banking sector is considered more efficient, because they only need to be polished in the context of sharia content. The inadequate quality of sharia economics graduates is caused by the absence of a special curriculum for sharia banking. Apart from that, accreditation of educational institutions that offer sharia economics or Islamic economics study programs has also not been implemented (Qoyriyah & Rokamah, 2023).

Apart from facing the problems already mentioned, Islamic banks also face challenges related to the presence of Non-Muslim Human Resources (SDI) whose understanding of sharia is doubted by some parties which may conflict with their beliefs. However, the presence of non-Muslim SDI becomes very important when there are no Muslim SDI who have the ability to carry out banking operations. Therefore, Non-Muslim SDI can be found widely in various Sharia Banks in Indonesia, starting from Top Management level to Executive Officer positions (Syahputra, 2014).



There are two main factors that are the reasons why non-Muslim SDI are recruited by Sharia Banks. The first factor is experience and skills, where Sharia Banks that have parent banks owned by non-Muslims usually place bankers who have long experience at the parent bank as Directors or Top Management at the Sharia Bank. Apart from that, there are times when Sharia Banks need Skilled Labor which is difficult to find, and it turns out that the Skilled Labor is non-Muslim (Syahputra, 2014). Due to the difficulty of finding skilled workers of the Islamic faith, Sharia Bank rationally does not refuse to recruit skilled non-Muslim workers to work in it. The second factor is Sharia Bank's strategy in recruiting non-Muslim SDIs as marketing agents in non-Muslim areas, because non-Muslim SDIs tend to better understand the culture and habits of non-Muslim communities in these areas.

The problem that arises is how non-Muslim employees in sharia banks can implement sharia principles in every aspect of their operations, even though they have different beliefs from the majority of employees. Even though universal sharia values are still recognized as part of work culture, this needs to be prepared carefully so that they can be accepted by Non-Muslim Human Resources (SDI) (Muhammad, 2013). Even though Non-Muslim SDI may be able to accept universal sharia values, this does not mean that all problems related to Non-Muslim SDI can be resolved easily. The highly sensitive characteristics of religious issues in Indonesia require Sharia Banks to be careful in recruiting non-Muslim SDI. The community wants Sharia Banks not only to focus on muamalah activities, but also to pay attention to all aspects of Islam, especially Aqidah. Although this problem may not have a direct impact on the performance of Sharia Banks, it can give rise to negative issues and harm the bank's reputation (Syahputra, 2014).

Therefore, there is a vacuum in legal regulations that can bridge the application of the concept of religious moderation in the sharia economic and financial system, especially regarding the presence of non-Muslim SDI in financial institutions and sharia entities. The steps that can be taken to resolve this problem are:

First, it is hoped that the Government, both from the Ministry of Religion and the Ministry of Manpower and Transmigration, can formulate the rights and obligations of workers regarding freedom of belief and worship in accordance with the religion adhered to by each individual. This is important because workers' lowly positions give them little power to resist demands from their workplace, which can sometimes destroy their religious beliefs. For example, giving Santa Claus hats to Muslim employees before Christmas. Similarly, this applies to Non-Muslim employees working in Sharia Banks, where the question arises as to whether Sharia Banks force Non-Muslim employees to wear the hijab. However, wearing the hijab can also be considered a demand that can destroy the religious beliefs of non-Muslim employees. Finding a balance between two opposites, especially in a religious context, is not an easy task. Therefore, it is hoped that the government can formulate the best policies to maintain tolerance between religious communities without compromising workers' religious beliefs. This is important considering that Islam itself does not force religion and does not unite with other beliefs outside Islam.

Second, the National Sharia Council (DSN) should set restrictions regarding certain positions that can be filled by Non-Muslim Human Resources (SDI) and which cannot be filled

by them. DSN can also provide recruitment guidelines to Sharia Banks regarding the urgent need to recruit non-Muslim SDI. In addition, DSN can provide fatwas regarding aspects related to Islamic attributes in Sharia Banks, such as the permissibility of joint prayer with non-Muslim SDI, permission or prohibition to wish non-Muslim SDI happy holidays, and various other practices of Islamic attributes that usually done together at a Sharia Bank.

Thus, the concept of religious moderation in the sharia economic and financial system has been able to be implemented comprehensively through the openness of financial institutions and sharia entities, namely sharia banking, in employing non-Muslim human resources. As for the existence of Non-Muslim SDI, there are many problems, especially related to the demands of implementing the pillars of Islam, namely Aqidah, Sharia and Akhlak, while one of the pillars is the issue of Aqidah conflicting with one's beliefs. Apart from that, sharia principles are the spirit and identity of sharia banking which must be maintained and implemented in every operational mechanism. However, due to different beliefs, non-Muslim SDI is still doubtful about its seriousness in implementing sharia principles. There is a need for derivative regulations from policy makers, both the government and the ulama at DSN-MUI, to formulate rules or regulations that are able to accommodate these problems, so that the sharia economic and financial system through the existence of its institutions is able to provide benefits and a sense of justice for all levels of society. The regulations that are formed are expected to be able to provide a sense of justice, especially for Non-Muslim SDIs who in implementing sharia principles do not lose their beliefs and for sharia banks, sharia principles are truly implemented comprehensively by Non-Muslim SDIs in order to maintain their spirit and identity. the sharia economic and financial system is in accordance with its nature.

## **E. CONCLUSION**

Based on the discussion above, it is revealed that the concept of religious moderation in the sharia economic and financial system has been able to be implemented comprehensively through the openness of financial institutions and sharia entities, namely sharia banking, in employing non-Muslim human resources. As for the existence of Non-Muslim SDI, there are many problems, especially related to the demands of implementing the pillars of Islam, namely Aqidah, Sharia and Akhlak, while one of the pillars is the issue of Aqidah conflicting with one's beliefs. Apart from that, sharia principles are the spirit and identity of sharia banking which must be maintained and implemented in every operational mechanism. However, due to different beliefs, non-Muslim SDI is still doubtful about its seriousness in implementing sharia principles. There is a need for derivative regulations from policy makers, both the government and the ulama at DSN-MUI, to formulate rules or regulations that are able to accommodate these problems, so that the sharia economic and financial system through the existence of its institutions is able to provide benefits and a sense of justice for all levels of society.

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