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Transforming Islamic Finance through Leadership: K.H. Ma'ruf Amin's Contribution to Inclusive Financial Institutions in the Digital Era

Hari Risky Syahputra,¹ Dida Novandika,² Muhammad Firdaus³

UIN Syarif Hidayatullah Jakarta^{1,2,3}

hari.risky25@mhs.uinjkt.ac.id , didanovandika99@gmail.com , muhammad.firdaus@uinjkt.ac.id

Abstract

This study examines the strategic leadership of Prof. Dr. K.H. Ma'ruf Amin in shaping the foundations of Islamic financial institutions in Indonesia. As a leading Islamic scholar and former Chairman of the Indonesian Ulema Council (MUI), Prof. Amin played a pivotal role in initiating and legitimizing fatwas that became the legal basis for the operations of Islamic banking and financial institutions. His leadership within the National Sharia Council (DSN-MUI) ensured the consistent application of Sharia principles across financial products and services, strengthening institutional trust and regulatory compliance. Using a qualitative descriptive approach, this research explores his ideas, policies, and leadership style in promoting the integration of Islamic finance into the national financial framework. The novelty of this study lies in its focus on the intersection between religious leadership and institutional transformation within the context of Indonesia's digital-era Islamic finance development a perspective rarely addressed in existing literature. The findings indicate that Prof. Amin's leadership model has been crucial in mainstreaming Islamic finance as part of Indonesia's national economic system. The implications suggest that his approach provides a replicable framework for other Muslim-majority nations aiming to harmonize religious authority, policy-making, and financial innovation in advancing inclusive and ethical financial ecosystems.

Keywords: *Islamic finance, Religious leadership, Sharia compliance, Ma'ruf Amin, Institutional transformation*

INTRODUCTION

The capitalist economic system is considered less than successful in resolving various social and economic problems. While this approach can increase material prosperity for some individuals or countries, this achievement often comes at the expense of the interests of others. Capitalism is often unable to reduce social and economic disparities and often even exacerbates the situation in order to maintain its existence. The main difference between conventional and Islamic economic systems lies in their philosophical foundations. Conventional economics is rooted in the values of materialism and secularism, while Islamic economics is based on the teachings of the Qur'an, the Sunnah, and the thoughts of classical scholars. Therefore, while the two may have opposing perspectives on some matters, there is also common ground in certain aspects (Edy, 2025).

Indonesia, as a country with a Muslim majority population, has significant potential to encourage economic development through the implementation of a Sharia economic system that can strengthen national stability (Abidin, 2017). Amidst global economic instability, the Islamic economic system has demonstrated remarkable resilience and growth, as reflected in the progress of Islamic-based financial and economic institutions. This demonstrates that the Islamic economy has significant potential to become an effective alternative in responding to global challenges, while simultaneously strengthening the national economy based on Islamic values (Mutaminnah, 2024). Indonesia's commitment to developing the sharia-compliant economic sector has become increasingly evident in recent years, as reflected in performance reports showing positive trends. This underscores the role of the sharia economy as a key element in the national economic structure and a strategic pillar of national development (Hasanudin, 2021).

While the capitalist system exhibits numerous weaknesses, as a system that prioritizes justice and Islamic values, Islamic economics is a worthy alternative. In Indonesia, support for Islamic economics continues to grow, in line with the growth of Islamic financial institutions and the government's commitment. This reflects the strategic role of Islamic economics, not merely as a complement but as a crucial component of the country's future economic development.

Islamic finance is experiencing rapid growth by implementing Islamic values in every aspect of its operations. Its development encompasses various sectors, such as interest-free Sharia banking, mutual-interest insurance, a fair mortgage system, a transparent capital market, and

mutual funds investing in halal instruments. This conclusion confirms that Islamic finance can be a stable, ethical, and sharia-compliant alternative solution. (Yulianti, 2021). The development of Islamic finance in Indonesia still faces various obstacles, especially when compared to non-Muslim countries that are more advanced in this area. Therefore, an active role for the government through appropriate policies and regulations is crucial. The quadruple helix approach, which prioritizes collaboration between various parties, including the government, is key to driving the progress of Islamic finance. As the regulator, the government has a responsibility to provide a clear and transparent legal framework and ensure that all economic activities are conducted in accordance with Sharia principles. (Khusnul, 2021).

KH Ma'ruf Amin has contributed to the strengthening of the sharia economy in Indonesia through his roles as a cleric and Vice President. His role has made him known as a leading figure in this field. (Eka, 2025). Indonesia is currently adopting the concept of people-based sharia economic development. As stated in the Long-Term Development Document and the 2005-2025 RPJP, the 2019-2024 Indonesian Sharia Economic Master Plan focuses on developing the sharia economy through the MSME sector, halal tourism, and sharia banking. This concept aligns with the vision of K.H. Ma'ruf Amin, who introduced the concept of a "new present economy" that focuses on justice, a people's economy, partnerships, and high morality. It is hoped that the application of Islamic economic values will build a better national economic system and create prosperity for all people (Khairul, 2023).

K.H. Ma'ruf Amin plays a key role in issuing fatwas at the Indonesian Ulema Council (MUI) as Chairman of the Fatwa Commission. He served as chairman from 1995 to 2000, then became Deputy Chairman of the Fatwa Commission from 2000 to 2005, and was reappointed as chairman in 2007. He is known as an expert in fatwas and Islamic law at the MUI. In addition, K.H. Ma'ruf Amin also serves as Chairman of the National Sharia Council (DSN) and leads the Sharia Supervisory Board (DPS) at several financial institutions and Islamic banks. (Amin, 2018).

Islamic financial activities in Indonesia are regulated through various regulations, including specific laws and Islamic financial regulations, and overseen by the Sharia Supervisory Board (DPS) and the National Sharia Council, which are tasked with issuing fatwas. In the Islamic context, a fatwa is an opinion or decision of Islamic scholars regarding Islamic law that serves as a reference for the community, although it is not legally binding. However, fatwas issued by

official institutions such as the Indonesian Ulema Council (MUI) have significant influence and are used as guidelines by Muslims in carrying out Islamic religious and economic activities. Thus, fatwas serve as important guidance to ensure the community implements Sharia principles appropriately (Khairunnisaa, 2024). The Sharia Supervisory Board (SSB) acts as a supervisor and advisor to Islamic financial institutions, both banks and non-banks, to ensure their operations are in accordance with Islamic principles and fatwas issued by the National Sharia Council (DSN) and the Indonesian Ulema Council (MUI). Therefore, the SSB plays a crucial role in ensuring Islamic financial institutions' compliance with applicable sharia regulations. (Antiek, 2023). This paper aims to comprehensively analyze K.H. Ma'ruf Amin's key contributions to strengthening and developing Islamic financial institutions in Indonesia. Furthermore, it examines how his leadership and fatwas influenced policies, regulations, and the progress of the Islamic economy at the national level. Thus, this article provides a comprehensive overview of the contributions of this prominent Islamic scholar and state official in promoting the growth of a financial system based on Islamic principles.

METHOD

This research applies a qualitative method with a comparative study approach. According to (Hudson, 2024) Comparative research is a type of descriptive research that aims to deeply explore cause-and-effect relationships within a study by analyzing the factors that cause or trigger a phenomenon. Furthermore, (Nazir, 2024) The comparative study approach in research aims to compare the differences between two or more facts and characteristics of the objects studied based on a specific theoretical framework. This method is used to gain a deeper understanding of the cause-and-effect relationships that trigger a phenomenon.

This research falls into the non-hypothetical comparative study category, where researchers conduct simple comparisons of specific phenomena. Therefore, this research requires first establishing the standards to be used. Next, researchers draw conclusions based on the analysis obtained. After conducting the data analysis process, researchers can determine the extent to which the phenomenon can be used as a previously undefined standard. Therefore, this research focuses on drawing final conclusions from a phenomenon by comparing research conducted abroad and in Indonesia. Specifically, the results of research on oral translation in the field of Sharia law. The

researchers will then draw a conclusion from the comparative study of these two variables by comparing the differences in aspects of research in the field of oral translation conducted abroad and domestically.

RESULT AND DISCUSS

K.H. Ma'ruf Amin's Thoughts on Islamic Finance in Indonesia

The Vice President of the Republic of Indonesia, KH Ma'ruf Amin, plays a crucial role in advancing the sharia economy through his involvement in various institutions such as the National Sharia Council (DSN), the Indonesian Ulema Council (MUI), and the National Committee for Sharia Economics and Finance (KNEKS). Furthermore, he actively initiated policies aimed at accelerating the development of the sharia financial industry in Indonesia. Thanks to these efforts, the foundation of the Islamic economy has been strengthened and its application expanded across various aspects of society, both domestically and internationally, thus establishing Indonesia as a major center for global sharia economic development. (Regina, 2025).

K.H. Ma'ruf Amin is indeed recognized as an expert in the field of concepts in various sectors, one of which is in the development of the financial industry based on Sharia Principles. His contribution can be seen based on Bank Indonesia which awarded him the name of the best pioneer of Sharia economics in 2018. And is well known among Islamic boarding schools who are very consistent in the superiority of Sharia economics compared to other ulama figures who dominate the teachings of fiqh, Sufism and other Islamic Sharia. Islamic economics is also a derivative of his knowledge, many in Islamic boarding schools are familiar with the terms mudharabah, musyarakah and others related to finance but in practice it is very lacking, the concept of fiqh in Islamic boarding school teaching when compared to practice in the modern era really requires a support in mastering economic and financial theory to be able to balance issues and be able to analyze them. What is interesting in the modern Sharia economy and finance in Indonesia can be easily learned in any model of science. Not excluding Islamic boarding schools, he is a figure from Islamic boarding schools who has succeeded in carrying out contextualization thinking between Islamic jurisprudence (fiqh muamalah) and Sharia financial practices well in Indonesia. (Suryani, 2017).

Nurdin Tampubolon's book, "Macroeconomics and the Maruf Amin Way," discusses his initial ideas for future economic goals. In his book, "Macroeconomics and the Maruf Amin Way," he explains the fundamental thinking for better Sharia finance, with economic synergy from the grassroots up. His thoughts chronicle K.H. Ma'ruf Amin's career as a religious figure and politician in Sharia economics. The book, which appeared during the Indonesian Ulema Council (MUI)'s 2017 Sharia economic event, stemmed from his concerns about the growing inequality of asset ownership, the lack of government support for the community, and the prevalence of economic practices inconsistent with Islamic Sharia principles.

He prioritizes a grassroots-to-top approach, rather than the reverse. This strategy is currently being developed by the Indonesian Ulema Council (MUI) as a new model for the national economic system. K.H. Ma'ruf Amin emphasized that the economic system must be based on sharia principles, both in economic and financial aspects, which cover all levels of society without differentiating social status (Habib, 2020).

The advancement of Islamic finance in Indonesia is closely linked to the fatwas issued by the DSN-MUI. K.H. Ma'ruf Amin is considered to have made a significant contribution in driving the advancement of the Islamic economic sector in the country. For example, in March 1990, the DSN-MUI took the initiative to form a working team tasked with establishing the first Islamic-based bank in Indonesia, known as the MUI Banking Team. In 1991, the team and the bank signed the deed of establishment of the bank with a system free from interest and usury for the first time, which had a positive impact on various parties who would establish it according to Law No. 7 of 1992 concerning Islamic finance principles, called the profit-sharing system (Muhimmah, 2022).

That year, the government also enacted Law No. 7 of 1992 concerning banking in Indonesia, which regulates the implementation of the profit-sharing principle. Article 1 stipulates that banks implementing a profit-sharing system are required to establish a Sharia Supervisory Board (SSB). Paragraph 1 states that the SSB is formed in consultation with religious scholars, while paragraph 2 refers to scholars from the Indonesian Ulema Council (MUI). Six years later, in 1998, a new Law No. 10 was issued, replacing the previous regulation. This amendment to the previous banking law explained the accommodation of the dual banking system in Indonesia, including Sharia finance, conventional finance, and others. The existing

agreement between Bank Indonesia and the DS-MUI itself resulted in numerous regulations harmonizing fatwas issued by the DSN-MUI. This ensured that these fatwas, in official regulations, could be implemented effectively within the scope of Sharia banking.

The theme, "Al-Taysir Al-Manjhaji," was presented in the context of "tahqiq Al-Manath," "iadah Al-Nazhar," and the separation between Halal and Haram. K.H. Ma'ruf Amin made many valuable contributions to the development of economic law in Indonesia. This approach emphasizes flexibility in the application of Islamic economic law while simultaneously maintaining the purity of Sharia principles. This aligns with the government's efforts to create a more inclusive and sustainable Sharia economic ecosystem, and the government has taken strategic steps to accelerate the growth of this sector. One such step is to simplify regulations and fatwas, which often pose problems for Sharia business actors. This reform is also expected to encourage increased investment and innovation in the Sharia economic sector.

The establishment of the National Sharia Finance Committee (KNKS), led by former Vice President K.H. Ma'ruf Amin, is a strategic step to accelerate the development of Sharia finance in Indonesia. It is hoped that the KNKS will be able to provide more appropriate and efficient policy guidance to address the various challenges facing the Sharia finance sector.

K.H. Ma'ruf Amin proposed the idea of economic development based on three main principles: a just economy, an economy for the people, and an independent economy. The economic forms are expected to be just and in line with the fifth principle of Pancasila, namely social justice for all Indonesian people. Furthermore, the goal of a just economy is to reduce and even eradicate poverty. Ultimately, all forms of economic activity within the concept of a just economy proposed by K.H. Ma'ruf Amin require a foundation of religious values, with morality being a key element in realizing this. With this economic concept based on justice and democracy, K.H. Ma'ruf Amin believes that the gap in economic inequality that has hampered societal development can be effectively addressed. His proposed economic model is not merely an idea, but rather a system designed to ensure economic justice for all groups in society. With this approach, Ma'ruf believes that economic disparities between the rich and the poor, between the central and regional areas, and between regions can be minimized. Furthermore, another goal of this model is to improve the quality of local products so they can compete in the global market,

thereby enabling the national economy to grow sustainably and inclusively. Thus, this just, people's economy is expected to bring prosperity to all people, without exception (Edy, 2025).

The next concept is the people's economy, based on the thinking of Mohammad Hatta. It aims to build a community-oriented economy by emphasizing a spirit of cooperation. This is expected to strengthen the people's economy, reduce poverty, and create a more just society, as well as efforts to realize democracy, not just from the state but also from the economy.

The final concept, promoted by K.H. Ma'ruf Amin, is an economy based on independence. An independent economy is a sensitive issue for Indonesia, due to its experience of colonialism. This value of independence is key to avoiding dependence on certain parties. Therefore, these three concepts aim to reduce wealth in the hands of a particular group or party and to ensure economic equality throughout Indonesia for all groups without exception.

The Role of K.H. Ma'ruf Amin in the Change of KNKS to KNEKS

Over the past five years, Islamic finance has developed rapidly, motivating economic activities based on Islamic principles, which have resonated throughout the archipelago. On campus, for example, the establishment of Islamic economics study programs and similar programs, as well as numerous discussions, seminars, and in-depth and ongoing research, have encouraged the creation and development of businesses, making the Sharia-based financial sector a leading force in the Islamic economy. One example of a government-owned Islamic bank is Bank Syariah Indonesia (BSI), established in 2021. Currently, BSI has grown rapidly and ranks as the fifth-largest Islamic bank in the country.

The figure behind the development of Islamic finance and the Islamic economy is K.H. Maruf Amin, who was elected vice president in 2019 and, together with Jokowi, became president of the Republic of Indonesia. Various concepts and various projects have been implemented in the development of the Islamic economy. The main change implemented is the transformation of the institutions tasked with overseeing the development of the Islamic economy. Initially known as the National Committee for Sharia Finance (KNKS), this institution was later renamed the National Committee for Sharia Economics and Finance (KNEKS) by K.H. Ma'ruf Amin. The institution's scope of work expanded, extending beyond the financial sector.

K.H. Ma'ruf Amin, in his capacity as Vice President, also initiated the establishment of provincial branches of the National Committee for Sharia Economics and Finance (KNEKS), known as the Regional Committee for Sharia Economics and Finance (KDEKS). The presence of KDEKS is a strategic step in encouraging equitable development of the sharia economy and finance to regions outside the central government. To date, 31 of Indonesia's 38 provinces have KDEKS. This demonstrates that sharia economic development is no longer centralized at the national level. Furthermore, K.H. Ma'ruf Amin also actively mobilized community participation through various organizations such as the Sharia Economic Community (MES), the Association of Islamic Economists (IAEI), the Indonesian Waqf Board (BWI), and the National Zakat Agency (Baznas). In this regard, he played a key role in bridging cooperation between these institutions.

K.H. Ma'ruf Amin placed great emphasis on the management of the Halal Food and Drug Monitoring Agency (BPOM Halal), from the certification process and standardization to collaboration with international parties. He oversees these aspects on a rotating basis, both in terms of regulations and implementation. He even visited various countries to ensure that the concepts designed were truly implemented by relevant officials. Furthermore, development projects without adequate support would be difficult to realize, thus K.H. Ma'ruf Amin initiated the establishment of Halal Industrial Zones (KIH) in Indonesia. Currently, KIH is being developed into a Special Economic Zone (KEK) with halal status, which will serve as the main foundation for product development and will guide industry players towards obtaining halal certification in the future.

K.H. Ma'ruf Amin faces several significant challenges that must be addressed. His top priority is revitalizing the Islamic finance and economic sectors. Overall, he identified four key issues in the development of the Islamic economy:

Increasing the industrial sector producing halal-certified goods

1. Expanding and strengthening the Sharia-based financial system
2. Maximizing the use of Islamic social funding sources, such as zakat, infaq, sadaqah, and waqf
3. Developing the potential of Sharia-compliant businesses, including MSMEs, to enhance their competitiveness

Several Halal Industrial Zones (KIH) have been officially launched in various provinces, with the hope that these areas will become centers of halal-based industries. Meanwhile, various initiatives are underway to manage and optimize the use of Sharia-compliant social funds. Instruments such as zakat and waqf need to be optimized to be more productive and able to make a real contribution to the community's economic growth. However, much work and challenges remain to be overcome in the future.

Sharia economic development needs to be directed towards inclusivity and empowerment of economically disadvantaged groups. Economic problems, a common issue in many countries, including Indonesia, are often exclusive because they only provide significant access to certain groups within the economy. Therefore, the Islamic economic system must be designed to be fairly and equitably accessible to all economic actors, including non-Muslims. Its basic principle is not to limit services to specific groups, whether based on ethnicity, background, or income level in a region. Islamic economics also focuses on empowering small-scale businesses as part of efforts to uphold economic justice. Meanwhile, conventional financial institutions often come under scrutiny for their perceived exploitative tendencies and lack of support for equitable economic distribution.

During his term as Vice President of the Republic of Indonesia, from 2019 to 2024, K.H. Ma'ruf Amin launched various policies, programs, and strategic initiatives. As his term draws to a close, he demonstrated a strong commitment to promoting the development of the Islamic economy, including his active involvement in various movements supporting the sector. One of his key ongoing efforts is encouraging the establishment of Islamic financial institutions with a position equivalent to a ministry within the government structure.

CONCLUSION

Based on the results of this study, it can be concluded that the thoughts and ideas of K.H. Ma'ruf Amin in the field of Sharia Economics and Sharia Finance have made a significant contribution to the development of economic law in Indonesia. Through his role in the National Sharia Council of the Indonesian Ulema Council (DSN-MUI), he successfully formulated various fatwas that serve as legal foundations in the practice of Sharia economics, particularly in establishing principles such as *Al-Taysir* and *Al-Manhaji*, which emphasize facilitation and the

clear distinction between what is lawful (halal) and what is forbidden (haram). His ideas have strengthened the Sharia economic legal system and become a guideline for the development of Sharia financial institutions in Indonesia.

The implications of this study indicate that the role of scholars and thinkers such as K.H. Ma'ruf Amin is crucial in reinforcing the normative and juridical foundations of the national Sharia economic system. His ideas not only have theoretical significance but also provide policy direction for the government in formulating regulations and strategies for developing Sharia economics. With increasing governmental support for the Sharia finance sector, Indonesia is expected to become a globally competitive and sustainable center for Sharia economics.

This study still has limitations in terms of its scope and the sources of data used. Further research is needed to explore in greater depth the direct implementation of DSN-MUI fatwas in Sharia financial institutions, as well as to assess the effectiveness of government policies in promoting the growth of the Sharia economic sector. Moreover, future studies are expected to examine the influence of K.H. Ma'ruf Amin's ideas on the development of Sharia economics at the international level, in order to obtain a more comprehensive understanding of his contributions in a global context.

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