

## Islamic Economic Contribution In National Economic Development

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**Abstarct :** *For a long time, humanity has been looking for systems to improve welfare, especially in the economic field. So far, there have been several systems, including two major flows in the economic system known in the world, namely the economic system of Capitalism (Adam Smith) and Socialism (Karl Mark). But in both of these systems no one succeeded in offering an optimal solution. Consequently people began to think of looking for alternatives. The alternative that is believed and promising by many is the Islamic economic system, because this system is based on the principles of justice and humanity. The presence of Islamic economics, of course, must be able to answer the problem. Islamic economics is not a new discourse in the social and scientific world. Islamic economics is a reality that continues to present itself to perfection amidst the diversity of conventional social and economic systems based on secular materialism. Islamic economics is also a scientific reality which always shows itself among the constellations of social sciences based on secularism and even atheism. The development of the national economy leads to the welfare of society if welfare is manifested in an increase in high income per capita, then modern capitalists will get the maximum number.*

**Keyword :** *Contribution, Islamic Economic, National Economic Development.*

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### Introduction

In Indonesia, the development of learning and implementing Islamic economics has also experienced rapid progress. Islamic economics in the past three decades has progressed quite rapidly, both in academic studies in tertiary institutions and in operational practice. In the form of teaching, Islamic economics has been developed in several universities both in Muslim countries, and in western countries, such as the USA, Britain, Australia, and others. Learning about Islamic economics has been taught in several public and private universities. Especially in the past few years, sharia-based economic institutions are increasingly on the national economic stage. They were born following a prolonged crisis as a result of the failure of the capitalist monetary system in Indonesia. The development of the Islamic economy has started to gain momentum since the establishment of Bank Muamalat in 1992, now there are many sharia banks, both purely using the system and only at the stage of opening a Sharia Business Unit (UUS) or sharia business division.

The history of the development of Islamic banking in Indonesia formally began with the MUI workshop on banking in 1990, which was then followed by the issuance of Law No. 7/1992 on banking that accommodates bank activities on the principle of profit sharing. The establishment of Bank Muamalat Indonesia (BMI), which used a profit-sharing pattern in 1992, marked the beginning of the era of the dual banking system in Indonesia.

Various laws that support the economic system began to be made, such as Law no. 7 of 1992 concerning Banking as amended by Act Number 10 of 1998 and Act Number 23 of 1999 concerning Bank Indonesia.

## Literature Review

### Understanding Islamic Economics and Economic Development

The understanding of economic development in Islam, based on the understanding of shari'ah, is sourced from al-qur'ân and al-hadîs, with the emphasis that the success of development must be accompanied by knowledge of classical and modern development concepts, as well as the experiences of successful countries. in conducting business development. Development in Islamic thought begins with the word 'imârah (عِمَارَة) or ta'mîr (تَمِير), as indicated in the QS. Hud: 61. "... He (Allah) has created you from earth (land) and asks you to prosper it ..." is associated with the creation of humans as caliphs on earth, Q.S. al-Baqarah: 30. "And when your Lord said to the angels: Verily I made the caliph on the face of the earth ..." that is, humans are assigned to carry out development, so that prosperity is created. The sentence ista'mara (اسْتَعْمَرَ) which comes from the word 'amara' (عَمَرَ) means: a request or command from God that is absolute in order for the human race to create prosperity on earth through development efforts.

As explained by Al-Qurṭubî in its commentary, that the verse contains the meaning of the command, is absolute and the law is obligatory for humans to prosper life by doing development. Development (development) is a process of change that covers all social systems, such as politics, economy, infrastructure, defense, education and technology, institutions, and culture (Alexander 1994). Portes (1976) defines development as an economic, social and cultural transformation. Development is a process of change that is planned to improve various aspects of people's lives.

According to Nurcholis Madjid (development is the fulfillment of the function of the caliphate of man on earth that he will account for later in the presence of God. The description of the fulfillment of the function of the caliphate is very important, so that humans understand how to play a role. This translation requires reinterpretation of various development concepts. Dawam Rahardjo (1983) ) development is the fulfillment of the function of the caliphate, by realizing the Sibghah of Allah in realizing ummatan wasathan.

While the term economic development (economic development) is usually associated with economic development in developing countries. Some economists interpret this term as follows, "economic development is growth plus change" (Economic development is economic growth followed by changes in the structure and style of economic activity).

In other words, in interpreting the term economic development, economists are not only interested in the problem of the development of real national income, but also in the modernization of economic activities, for example in an attempt to overhaul the traditional agricultural sector, accelerating economic growth and income distribution.

In economic studies, the two terms above are sometimes used in almost the same context. Many people confuse the use of the two terms. Mixing this term even though it cannot be justified, basically does not really affect economic studies, because the core discussion will ultimately be closely related to the development of a country's economy.

In a variety of literature on Islamic economics, these two terms are also found. Islamic Economics basically views that economic growth is part of economic development. Economic growth is defined as a sustained growth of a right kind of output which can contribute to human welfare. (Continuous growth of the true factors of production that can contribute to human welfare).

Based on this understanding, economic growth according to Islam is full of values. An increase experienced by the factor of production is not considered economic growth if the production for example includes goods which are proven to have adverse effects and are harmful to humans.

While the term economic development intended in Islam is the process of alleviating poverty and provision of ease, comfort and decency in life (the process of reducing poverty and creating peace, comfort and moral order in life)

In this sense, the economic development according to Islam is multi-dimensional which includes quantitative and qualitative aspects. The goal is not merely material welfare in the world, but also the welfare of the hereafter. Both according to Islam unite integrally.

### **History of the Founding of Islamic Economics**

Actually actions and thoughts about economics based on Islam have a very long history. Around 1911 an Islamic Syarikat Trading organization (SDI) was established, consisting of Muslim figures or intellectuals at the time, and the Islamic economy was in accordance with the guidelines of all Muslims in the world, namely in the Qur'an, which said that if you would bermuamalah, you should write it correctly, and let those who owe it mengimlakan (what will be written it), and do not reduce the person a little from his debt. If the person who owes it is weak in mind or weak in his condition or unable to judge it, then his guardian should honestly say it. In addition, two witnesses from the men must be brought in. If there is none, then it is fine with a man and two women of the witnesses you want, and also the witness is reluctant to give information when they are called, and do not be bored writing down the debt, both small and large until the payment deadline. Unless it's muamalah your cash trading, there is no sin for you if you don't write it down. And witness when you sell and buy, and do not be writers and witnesses complicate each other (Q, S Al-Baqarah: 282).

The development of an increasingly Islamic economy is a reflection and yearning of Muslims in Indonesia, especially a trader, investing, even doing business that is Islamic and blessed by Allah SWT. The support and commitment of Bank Indonesia in its participation in the development of the Islamic Economy in the country is an answer to the passion and longing and has become the beginning of the movement of thought and practice of Islamic Economics in the country, as well as renewing the domestic economy that is still full of damage, and the beginning of the economic revival. Islam in Indonesia and throughout the world, for example in Indonesia stood Bank Muamalat in 1992.

In early 1997, there was an economic crisis in Indonesia which had a major impact on the shock of banking institutions which ended in liquidation of a number of banks, Islamic Banks or Islamic Banks which grew even more rapidly. In 1998, the Islamic banking system and Islamic economic movement in Indonesia experienced rapid progress.

### **Development of Islamic Economy in Indonesia**

Quoted in an article that, "In Indonesia, the practice of Islamic economics, especially Islamic banking has been around since 1992. Starting with the establishment of Bank Muamalat Indonesia (BMI) and Sharia Rural Banks (BPRS). However, in the decade to 1998, the development of sharia banks can be said to be rather slow, because before the issuance of Law No. 10 of 1998 concerning Banking, there were no legal instruments that supported the operational system of Islamic banks except Law No. 7 of 1992 and PP No. 72 of 1992.

Based on Law No. 7 of 1992 that Islamic banks are understood as profit-sharing banks. The rest of Islamic banks must comply with conventional banking regulations based on conventional. Therefore the management of Islamic banks tends to adopt conventional banking products that are "required". With a limited variety of products. As a result, not all needs of the community are accommodated and existing products are not competitive against all conventional bank products.

The development of the sharia economic system in Indonesia itself is not as fast as in other countries. Simply put, the development is grouped into the development of the sharia financial industry and the development of non-financial sharia economies. The Islamic financial industry can be seen and measured its development relatively through existing financial data, while the non-financial ones need deeper research to find out.

In the banking sector, to date there have been three Sharia Commercial Banks (BUS), 21 conventional sharia bank business units, 528 branch offices (including Sub-Branch Offices (KCP), Sharia Service Units (UPS), and Cash Offices (KK)) and 105 Sharia Rural Credit Banks (BPRS). Sharia banking assets as of March 2007 were more than Rp. 28 trillion with the amount of Third Party Funds (DPK) almost reaching 22 trillion.

Although sharia banking assets have only reached 1.63 percent and third party funds collected have only reached 1.64% of the total national banking assets (as of February 2007), but growth is quite rapid and promising. It is projected, in 2008, the share of the Islamic banking industry is expected to reach 5 percent of the total national banking industry.

In the capital market sector, Islamic financial products such as mutual funds and Islamic bonds also continue to increase. At present there are 20 sharia mutual funds with a management fund of 638.8 billion rupiah. The number of Islamic bonds currently reaches 17 with an emissions value of 2.209 trillion rupiah.

In the stock sector, on July 3, 2000 the JSX launched the Jakarta Islamic Index (JII). JII which is a sharia-based stock price index consists of 30 shares of issuers that are considered to have fulfilled sharia principles. Data at the end of June 2005 recorded a market capitalization value of Rp325.90 trillion or 43% of the total market capitalization value on the JSE. Meanwhile, the trading volume of JII shares amounted to 348.9 million shares or 39% of the total trading volume of shares and the trading value of JII shares amounted to Rp322.3 billion or 42% of the total trading value of shares. The role the government has been eagerly awaited by Islamic financial actors in Indonesia is the issuance of the Sharia Banking Law and the Sharia State Securities Act (SBSN).

In the insurance sector, up to August 2006 there have been over 30 companies offering sharia insurance and reinsurance products. However, the market share of Islamic insurance is not yet around 1% of the national insurance market. In the finance sector, it is also growing with the increasing interest of several finance companies with Islamic finance. These numbers are expected to increase along with increasing demand and the rate of return of each Islamic financial product.

In the micro sector, the development is quite encouraging. Islamic microfinance institutions such as Baitul Mal wa Tamwil (BMT) continue to grow, as well as assets and financing distributed. Now other microfinance products are being developed, such as micro-insurance and maybe micro-mutual funds.

The Islamic finance industry is one part of the sharia economic building. Similar to conventional economics, sharia economic buildings also recognize macro and micro economic aspects. However, more important than that is how people can behave economically in sharia as in terms of consumption behavior, giving behavior (generosity), and so on. The business behavior of

Muslim entrepreneurs is also included in the targets of the Islamic economic movement in Indonesia.

Even though it looks rather slow, the non-financial side of this economic activity is also growing. This is marked by the increasing public awareness of Islamic consumption behavior, the increasing level of generosity is marked by the increase in zakat, infaq, waqaf, and alms funds that have been collected by the agencies and institutions that manage these funds.

## **Method**

The research method used is a descriptive research approach which is a method in which data is collected, compiled, interpreted and analyzed in order to provide a picture of a particular situation so that conclusions can be drawn.

According to (Sugiyono, 2018) The purpose of descriptive research is to make systematic, factual, and accurate description of facts and the characteristics of certain populations or regions. In this study, the type of data used is Qualitative Data. A qualitative approach is an approach in conducting scientific-oriented research.

In this study, the source of data used is primary data. Primary data is data obtained by conducting research directly at the research site, in order to find information as supporting data for research

The data analysis technique used in this study is to use descriptive methods. Descriptive analysis is a data analysis technique that will be used, collecting data that has been determined, then grouping it, interpreting, and analyzing data and compared with theory, so that it can provide information and a clear picture then a conclusion is drawn.

## **Result**

Many challenges and problems faced in the development of the Sharia Bank, related to the implementation of a new banking system which has a number of different principles from the dominant and rapidly developing profit system in Indonesia. This problem can be in the form of problems that are operational in banking or aspects of the macro environment. Some of the obstacles encountered in the development of the Sharia Bank include:

### **Capital**

The main problem that is always faced in the establishment of a business is capital. Every idea or plan to establish a Shari'ah Bank often cannot be realized as a result of the lack of sufficient capital for the establishment of the Shari'ah Bank, although in terms of intention or "ghiroh" the founders are relatively very strong. Difficulties in fulfilling this capital are caused by:

1. There is no strong conviction on the part of fund owners regarding the prospects and future success of the Sharia Bank, so it is feared that the funds placed will be lost.
2. The strength of worldly business calculations on fund owners so that there is objection if they have to place part of their funds on the Sharia Bank as capital.
3. The latest provisions concerning Capital determined by Bank Indonesia are relatively high.

### **Banking Regulations**

The prevailing banking regulations have not fully accommodated the operations of Sharia Banks, bearing in mind that there are a number of differences in the operations of Sharia Banks and Conventional Banks. Existing banking provisions still need to be adjusted in order to meet the Shariah provisions so that the Sharia Bank can operate relatively and efficiently. These provisions include, among others, matters governing:

1. Instrument needed to overcome liquidity problems.
2. Monetary instruments in accordance with sharia principles for the purposes of carrying out the duties of the Central Bank.
3. Accounting, audit and reporting standards.
4. Provisions governing the precautionary principle, etc.
5. The above provisions are very necessary so that the Sharia Bank can be an element of the monetary system that can carry out its functions properly and is able to develop and compete with Conventional Banks.

### **Human Resources**

Constraints in the field of human resources in the development of Sharia Banking are caused because the shari'a banking system is still not long known in Indonesia. Besides that, academic and training institutions are still limited, so that the educated and experienced personnel in the field of Islamic banking both in terms of implementing banks and central banks (bank supervisors and researchers). HR development in the field of Sharia Banking is very necessary because the success of sharia bank development at the micro level is largely determined by the quality of management and the level of knowledge and skills of bank managers. HR in sharia banking requires extensive knowledge requirements in the banking sector, understanding the implementation of sharia principles in banking practices and having a strong commitment to implement them consistently.

### **People's Understanding**

Understanding of the majority of the public regarding the system and principles of Sharia Banking has not been precise, even among Muslim scholars and scholars themselves there is no agreement that supports the existence of the Sharia Bank, as evidenced from the results of the pretest of 37 Lecturers of Sharia Faculty in Banking Orientation which has been done by the Asbisindo East Java Region some time ago provided answers that were not consistent and tended to hesitate. And there are still people who claim to understand the Shari'ah of Islam but do not want to run it as experienced by PT. BPR Syari'ah Baktimakmur Indah Sidoarjo in providing mudharabah financing with one of its partners known as an ulama where the ulama wanted to share losses but after profit was not willing to share their profits with the bank, which certainly contradicted the agreement agreed at the beginning. Or a cleric who comes to the bank and asks how much interest the savings are.

Things like the above are real events that are always and often experienced in Shari'ah bank daily operations, maybe even worse than the examples above.

From among the ulemas themselves up to now there has not been any firmness of opinion regarding the existence of the Shari'ah Bank.

1. The lack of comprehensive information that reached the scholars and scholars about the dangers and destructive effects of the interest system, especially when the monetary and economic crisis hit by lethargy.
2. Has not yet expanded the Islamic financial institutions so that scholars are in a difficult position to prohibit conventional financial transactions that have been running and developing widely.
3. The Sharia Bank's operations have not yet been comprehended in depth and in full.

4. The existence of intellectual laziness that tends to be pragmatic so that the assumption arises that the current interest system is in place or does not conflict with religious provisions. The lack of public understanding of the Sharia Banking System is partly due to:
  - a. The system and operational principles of Sharia Banking are relatively new compared to the interest system.
  - b. The development of Sharia Banking is only in its early stages when compared to Conventional Banks which have been ingrained in the community for hundreds of years.
  - c. The reluctance of users of conventional banking services to move to Sharia Bank is due to the loss of opportunities to get fixed income from interest.

### **Socialization**

The socialization that has been carried out in order to provide complete and large information regarding sharia banking business activities to the wider community has not been carried out optimally. The responsibility of this socialization activity is not only on the hands of shari'ah bankers as executors of day-to-day bank operations, but the responsibility of all parties who profess Islam as individuals, groups and institutions that include elements of Islamic scholars, state / government authorities, intellectuals, etc. Who has the ability and great access in disseminating information to the wider community. The socialization was carried out not only to ordinary people but also to scholars, Islamic boarding schools, mass organizations, institutions, institutions, entrepreneurs, etc. Those who have not yet known or do not understand in detail what and how the existence and operation of the Sharia Bank even though in terms of Fiqh and Shari'ah they know well.

### **Monetary Devices**

Monetary instruments that currently refer to the interest system so that they cannot meet and support monetary policy and sharia bank business activities, such as excess / lack of funds that occur at the Sharia Bank or the inter-shari'a money market by taking into account shari'ah principle. Bank Indonesia as the determinant of banking policy tries to prepare monetary tools that are in accordance with sharia principles such as SBI and SBPU based on Islamic sharia.

### **Office Network**

The development of the Sharia Bank office network is needed in order to expand the range of services to the public. In addition, the lack of existing Sharia Banks also impeded the development of cooperation between Sharia Banks. The vast number of bank office networks will also increase business efficiency and increase competition towards increasing service quality and encouraging innovation in sharia banking products and services.

The development of the Sharia Banking network can be done in several ways including:

1. Improvement of the quality of Sharia Commercial Banks and Sharia Rural Banks that have been operating.
2. Changes in the business activities of Conventional Banks that have good business conditions and are interested in conducting bank business activities based on sharia principles.
3. Opening of shari'ah branch offices (full branch) for conventional banks that have good business conditions and are interested in conducting business activities based on sharia principles.
4. The opening of the Shari'ah branch office can be done in 3 ways including:

5. Opening a branch office by establishing new offices, equipment and human resources.
6. Changing existing branch offices into sharia branches.
7. Enhancing the status of sub-branch offices to become sharia branches.

### **Service**

The world of banking has always been inseparable from competition, both in terms of the rate / margin provided and services. The results of the field survey prove that service quality is the first place why people choose to join a bank. Today all Conventional Banks are competing to always pay attention and improve service to customers, not to be separated, in this case Bank Shari'ah, which in its operations also provides services, of course, elements of good service and Islamic should be paid attention to and always improved. Of course this must be supported by the presence of sufficiently reliable human resources in their fields. The impression of being dirty, poor and appearing perfunctory which has been attached to "Islam" must be removed.

### **Re-Application of Sharia Economy in Indonesia**

Indonesia is one of the largest Islamic countries in the world. In other words, Muslims in Indonesia really need everything that is lawful, including Islamic law in Islamic economics. Chairperson of the Indonesian Islamic Economics Association (IAEI) DPP, Agustianto explained that the history of the Islamic economic movement in Indonesia has been going on since 1911, namely since the establishment of the Islamic Trading Syarikat organization which was in charge of entrepreneurs and Muslim leaders at that time. "It means that the Islamic economy has been running since that era," he said.

Seeing the current development of sharia economics, it can be said is a reflection and yearning of Indonesian Muslims to revive the spirit of past Muslim entrepreneurs in the world of business and commerce, as well as the teachings of the Prophet Muhammad and the sunnah which he exemplified to his people. "In the long term the role of Muslims in the world of business and commerce in Indonesia tends to be marginalized. "The development of the Islamic economy in Indonesia is starting to gain momentum to grow again, only in recent years," he said. The sharia economy has grown back since the founding of Bank Muamalat Indonesia in 1992, after obtaining formal legal legitimacy with the enactment of Law Number 7 of 1992 concerning Banking. Two years after BMI was established, Takaful Sharia Insurance was born in 1994.

At the same time, 78 BPR Sharia also grew. In 1996 BMT Islamic microfinance institutions also developed. But unfortunately, Higher Education Institutions that teach Islamic economics are still very rare. Noted, IAIN-SU Medan became the first tertiary institution in Indonesia to open a D3 Study Program in Sharia Bank Management as a result of the work of the Economic Study Forum and Islamic Bank (FKEBI) which was born in 1990 as a realization of cooperation with IIUM Malaysia. Agustianto explained, the development of Islamic economics in the form of Islamic banking and financial institutions indeed showed very rapid development. People who will conduct sharia economics can easily be supported by Islamic economic institutions such as Sharia Banking, Sharia Insurance, Sharia Capital Markets, Sharia Mutual Funds, Sharia Bonds, Sharia Leasing, Sharia People Financing Banks, Baitul Mal wat Tamwil, Sharia Cooperatives, Sharia Pegadaian, Sharia Pension Funds, Islamic public financial institutions such as Zakat Management Institutions and Endowments Management Institutions and various other forms of sharia business.

But unfortunately, despite the rapid development of Islamic banking and financial institutions, in terms of laws or regulations that govern them are still far behind, including laws relating to the settlement of business disputes (commercial law) sharia.



"Whereas legally, the application of sharia economic law in Indonesia has a very strong legal basis," he said. With the development of the global economy and increasing public interest in the Islamic economy and banking, the Islamic economy faces various problems and great challenges.

There are five problems and challenges facing Islamic economics today, first, the lack of qualified Islamic economists who master modern economics and Islamic sciences integrally. Second, the test of the credibility of the economic and financial system, thirdly, the regulatory, legal and policy instruments, both on a national and international scale are still inadequate.

Fourth, the limited number of tertiary institutions teaching Islamic economics and the lack of training and consulting institutions in this field, so that SDI in sharia economics and finance is still limited and do not yet have sufficient knowledge of sharia economics. Fifth, the role of the government, both executive and legislative, is still low on the development of Islamic economics, due to their lack of understanding and knowledge of Islamic economics.

"In re-implementing sharia economy in Indonesia, what really needs to be considered is the role of the government that not only pays attention to the formal legal and regulatory aspects, but also the real alignments to sharia banking and financial institutions in economic and development policies," he said.

For example, such as capital injections, development project financing, savings and pilgrimage deposits, the establishment of insurance and state-owned Islamic banks. In addition, Islamic economics, can not only depend on Islamic financial institutions themselves, not only depend on the role of experts such as the IAEI (Association of Islamic Economics Experts), but all stakeholders who must work together with the government (Ministry of Finance, BI, related Departments) , ulama, parliament (DPR / DPRD), universities, business people (Muslim reporters), Islamic organizations and the Islamic community in general.

"They must accelerate economic development. The issue of socialization and public education about the Islamic economy is also currently still minimal. "The socialization must be carried out continuously, because the level of understanding and knowledge of the community about Islamic economics is still very low," he said.

## **Conclusion**

The understanding of economic development in Islam, based on the understanding of shari'ah, is sourced from al-qur'ân and al-hadîs, with the emphasis that the success of development must be accompanied by knowledge of classical and modern development concepts, as well as the experiences of successful countries. in conducting business development. The conception of Islamic economics refers to sharia which is the rule of our religion. Because every human action including economic and development policies, as well as economic activities of the community must be bound by syara law.

The development of Islamic banking is basically an important part that is inseparable from the development of Islamic economics. One alternative that is suitable to be implemented in Indonesia in order to improve the economic downturn that is happening in Indonesia today is by developing Islamic Sharia banking that operates more broadly in Islamic sharia. Certainly the development of this Sharia Banking cannot succeed well if there is no support from all parties, including government, scholars, scholars, entrepreneurs, bank managers and even the community itself, and there is a unity of mindset about Islamic Banks from all of the above parties, so that on the way / Bank Syariah operations are no longer found to be controversial differences of opinion. Because the controversy that erupted will only confuse the people, which resulted in their doubts to welcome the presence of "Islamic economic babies" which for the present time emerged as pioneers in the form / dimensions of Islamic Banking.

It is feared that the lack of success of Islamic Banking in Indonesia will further alienate people from belief in the possibility of applying the Islamic economic concept in real life.

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