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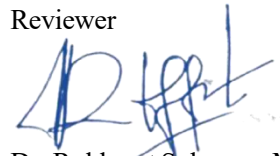
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- Indikasi plagiasi: Tidak ada indikasi plagiasi (telah diteliti dengan program Turnitin)
- Kesesuaian bidang ilmu: Sudah sesuai dengan bidang ilmu penulis yakni Perbankan Syariah

Tulungagung, 2 Januari 2026

Reviewer



Dr. Rokhmät Subagyo, M.E.I.
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Jurnal Ekonomi dan Perbankan Syariah
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Tantangan Lembaga Keuangan Syariah dalam Menghadapi Masyarakat Ekonomi ASEAN

Budi Kolistiawan

Abstract

Islamic law is basically a standard concept. As the time goes by, there is an *ijtihad* in some aspects of life, but they do not deviate from the teaching of Islam. So Islam in solving the problem is in accordance with Islamic teaching. It is an economic system that is part of human life. Islamic economic system is expected to solve the problems of human life without deviating from Islamic law of Allah SWT. Along with the development of the era, nowadays there are many emerging Islamic-based financial institutions or commonly called as Islamic financial institutions amid community. The purpose of this study is to determine how far the readiness of Islamic financial institutions in facing the ASEAN Economic Community. The method of discussion used in this study is analysis technique based on data and references of library research.

Hukum Islam pada dasarnya merupakan konsep yang baku. Tetapi seiring berjalannya waktu, terdapat *ijtihad* dalam beberapa bidang kehidupan, namun tetap berada pada batasan yang tidak menyimpang dari ajaran Islam. Sehingga Islam dalam menyelesaikan masalah akan sesuai dengan perkembangan zaman. Demikian juga dengan sistem ekonomi yang merupakan bagian dari bidang kehidupan manusia. Sistem ekonomi Islam diharapkan bisa menyelesaikan permasalahan yang ada pada kehidupan manusia tanpa melanggar ketentuan hukum syariat Allah SWT. Seiring dengan perkembangan zaman, saat ini telah banyak bermunculan lembaga keuangan yang berbasis Islam atau sering disebut lembaga keuangan syariah ditengah masyarakat. Tujuan dari pembahasan ini untuk mengetahui sejauh mana kesiapan lembaga keuangan syariah menghadapi Masyarakat Ekonomi Asean. Metode pembahasan dalam artikel ini menggunakan teknik analisis berdasarkan data dan referensi kepustakaan yang ada.

Keywords: Islamic bank, Islamic banking, Islamic banks, Islamic economics, Performance, capital adequacy ratio, customer loyalty, efficiency, equity financing, financial performance, inflation, intellectual capital, intention, investment, market share, motivation, masyarakat, non-performing financing, service quality, profit.

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Tantangan Lembaga Keuangan Syariah dalam Menghadapi Masyarakat Ekonomi ASEAN

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Abstract

Islamic law is basically a standard concept. As the time goes by, there is an *ijtihad* in some aspects of life, but they do not deviate from the teaching of Islam. So Islam in solving the problem is in accordance with Islamic teaching. It is an economic system that is part of human life. Islamic economic system is expected to solve the problems of human life without deviating from Islamic law of Allah SWT. Along with the development of the era, nowadays there are many emerging Islamic-based financial institutions or commonly called as Islamic financial institutions amid community. The purpose of this study is to determine how far the readiness of Islamic financial institutions in facing the ASEAN Economic Community. The method of discussion used in this study is analysis technique based on data and references of library research.

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