

## **The Concept of Amanah in Islamic Banking and Its Responsibilities: An Overview in Islamic Economic Philosophy**

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### **Article Information**

*Article history:*

Accepted: April 2024

Approved: April 2024

Published: Juny 2024

*Keywords:*

Amanah, Islamic Banking,  
Responsibility

### **Abstract**

*This study reviews the role of the concept of amanah in Islamic banking and how its responsibilities are reflected in Islamic economic philosophy. The concept of amanah, which focuses on trust, honesty, and integrity in fund management, became a key ethical foundation in Islamic teachings and became a key pillar in Islamic banking operations. This research investigates the influence of the concept of amanah on Islamic banking culture and practice as well as the responsibility of banks towards customers and society. The results showed that the concept of amanah is not only a business principle, but also a strong moral principle that forms a close relationship between Islamic banks and customers. This certainly creates trust, as well as to ensure that customer funds are managed with itqan (obligations) and honesty. Islamic banks also hold social responsibility in supporting economic growth and community welfare. They play a role in empowering micro and small economic sectors and investing in social programs. However, the research also identified various challenges in implementing the concept of trust, including operational complexity, diverse regulations, and community understanding that needs to be improved. Nevertheless, the concept of amanah remains an important moral foothold in shaping Islamic banking as a guardian of moral and ethical values in the financial world. This research provides important insights into the role of Islamic banking in promoting ethics and morals in the context of Islamic economics and confirms the importance of maintaining integrity and trust in financial services.*

## BACKGROUND

Islamic banking is one of the integral parts of the Islamic economy that aims to integrate Islamic principles in financial activities. The concept of amanah, which is one of the basic principles in Islam, has a very important role in regulating Islamic banking operations. Amanah is an Islamic concept that refers to trust, honesty, and integrity. It is one of the very powerful concepts in the religion of Islam and has a significant impact on human behavior in various aspects of life. In the context of Islamic banking, amanah has an important role. Customers put their trust in Islamic banking institutions to manage their funds in accordance with Islamic principles.

In the era of globalization and commercialization, the value of amanah in Islamic banking is becoming increasingly important. When customers and investors feel confident that Islamic banking institutions conduct their operations with trustful principles, this can increase confidence in the Islamic banking system. In addition, amanah also reflects ethical and moral principles in Islam. Therefore, it is important to understand the role of amanah in the economic context and how this value relates to the responsibility of Islamic banking institutions towards society. In practice, how Islamic banking institutions carry out their responsibilities in maintaining customer trust and managing their funds is complex. In this regard, Islamic economic philosophy can provide a conceptual framework for understanding the concept of amanah in Islamic banking.

Islamic economic philosophy is a field of study that combines economic principles with Islamic values. This provides a solid foundation for understanding how the concept of amanah can be integrated into Islamic banking practices. Through this research, we can answer fundamental questions, such as how the concept of amanah is applied in Islamic banking, how Islamic banking measures and carries out its responsibility for this concept, and what impact it has on trust and integrity in the Islamic banking system. Trust and integrity in the Islamic banking system are key elements to maintain economic stability and growth in countries that adhere to Islamic economic principles. This research will help identify potential challenges or obstacles in integrating the concept of amanah in Islamic banking practices. There is a difference of opinion among Islamic banking scholars and practitioners on how the concept of amanah should be applied and measured in the context of modern banking. The research will also provide better insight into how Islamic banking can more effectively promote trustful values and carry out its responsibilities to society.

This research also contributed to the development of thought in Islamic economic philosophy and strengthened the theoretical foundations in this regard. In a global context, as Islamic banking increasingly attracts international attention, a better understanding of the concept of amanah and its responsibilities will help in measuring and comparing the performance of Islamic banking in different countries. As an alternative to the conventional banking system, Islamic banking has the potential to bring significant changes in the global financial sector. Therefore, a better understanding of the concept of



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amanah and its responsibilities in Islamic banking can help ensure the sustainability and growth of the sector.

On a practical level, this research can provide guidance for Islamic banking in developing policies and practices that are more in line with Islamic values and the needs of society. Furthermore, this research will help explore ways to increase public awareness and understanding of the importance of amanah in Islamic banking. Thus, this research will provide a more in-depth view of the concept of amanah in Islamic banking and its responsibilities, as well as its implications on the economy and society that apply Islamic economic principles. With a focus on Islamic economic philosophy, this research provides new insights into Islamic banking and its contribution to economic development based on trustful and moral values.

## **METHODOLOGY**

The research method in this study is based on an in-depth literature study approach . We use text analysis and literature studies to investigate the role of the concept of amanah in Islamic banking and how their responsibilities are reflected in Islamic economic philosophy. We analyse classical and contemporary texts in Islamic economics, as well as literature on Islamic banking, to gain a deeper understanding of how the concept of amanah is interpreted and applied in Islamic banking business practices. you to get a practical view of how the concept of amanah is integrated in the day-to-day operations of Islamic banking. This approach makes it possible to understand the concept of amanah and its role in Islamic banking, as well as how it relates to Islamic economic philosophy more broadly. We combine analysis of texts and documents to detail how the concept of amanah influences Islamic banking culture and practices, as well as how social responsibility is reflected within the framework of Islamic economic philosophy. This approach provides a deep and comprehensive insight into this research topic and makes it possible to delve into the complexity of the relationship between the concept of amanah, Islamic banking, and Islamic economic philosophy.

## **RESULTS AND DISCUSSION**

### **1. Application of Trust Concepts in Shariah Banking**

In the world of Islamic banking, amanah is not just words, but a fundamental principle that defines the objectives and actions of this institution. This concept demands that every transaction, every fund management, and every decision be taken with integrity, honesty, and trust. By holding closely to these values of trust, Islamic banking proves its commitment to safeguarding customer funds and conducting its operations in accordance with Islamic guidance. This helps create customer trust that is not only related to their money but also to the ethical and moral principles espoused by Islamic banking. Through the application of this concept of amanah, Islamic banks prove that they are not only a place to store money, but also guardians of Islamic values in the complex world of finance.

Applying the concept of amanah in Islamic banking also means that this institution understands the importance of maintaining trust and integrity in every interaction with customers. In practice, this means that Islamic banking must set high standards to maintain customer trust, both in the storage and investment of funds, as well as in the execution of transactions and the provision of products and services. Fair, ethical and transparent practices are essential, and close scrutiny to ensure compliance with these principles is necessary.

By applying the concept of amanah, Islamic banking is not only running a business, but also a place to promote Islamic values in the financial world. They are at the forefront of ensuring that customers can trust their financial institutions to operate with integrity and high morale. This is what makes Islamic banking more than just a business entity; They are custodians of religious, moral, and ethical values in the ever-changing world of finance

Thus, applying the concept of amanah in Islamic banking is not just a necessity, but a noble task in promoting fairness and integrity in an increasingly global and complex financial system.

The application of the concept of amanah in Islamic banking has a much deeper impact than just the financial aspect. It creates a strong relationship between financial institutions and customers, based on solid trust and integrity. When customers feel that their funds are being managed trustfully, it creates a sense of security and peace of mind, which is invaluable in a world of uncertainty. In addition, the concept of amanah also encourages Islamic banking to uphold high moral and ethical principles, which are in harmony with Islamic principles.

While in an era of globalization and commercialization, ethical and moral values are often ignored, Islamic banking still upholds these principles. Thus, they are not only players in financial markets, but also shapers of a sustainable financial culture. By making the concept of amanah as the main guideline, Islamic banking plays an important role in building a more just and ethical society, in accordance with Islamic values. In essence, the application of the concept of amanah in Islamic banking is more than just a business strategy; It is a commitment to a larger vision to create a more ethical, fair, and moral financial world.

## **2. The Role of the Amanah Concept in Increasing Sharia Bank Customer Trust**

When Islamic banks practice the concept of amanah sincerely, they conduct their operations with integrity, honesty, and trust. Trust, which is a key ingredient in banking relationships, is becoming increasingly valuable and meaningful. When customers feel that their bank takes the principle of trust seriously, it creates a solid bond. It is not only about financial funds, but also about moral and ethical trust. By carrying out this mandate concept, Islamic banks prove their commitment to safeguarding customer funds with integrity and honesty, creating a sense of security and certainty for their customers. In this way, the concept of amanah helps increase customer trust in Islamic banking, making the relationship between bank and customer like a close bond, built on a strong foundation of integrity and honesty.

In practice, when Islamic banks are able to maintain and fulfill this principle of trust, this not only strengthens the bonds of trust, but also results in greater benefits. Customers who feel safe and trust the transparency and integrity of the bank will tend to be more committed and loyal to the institution. They will also be more inclined to extend their banking relationships, use more products and services offered by banks, and even recommend banks to others. This helps Islamic banks expand their market share and create a strong customer base.

More than just a business factor, the concept of trustworthiness also reinforces ethical and moral values in banking relationships. This creates an Islamic banking culture that focuses on integrity and trust. Thus, the role of the concept of amanah in increasing the trust of Islamic bank customers is a key pillar that supports mutually beneficial relations between banks and customers, while also promoting broader moral values in the financial world. This concept, like Shining of Light, steers Islamic banking on a cleaner and more ethical path, creating a more just and moral financial world, in accordance with Islamic principles.

In an ever-changing and often uncertain financial world, the concept of amanah is a roadmap that guides Islamic banks to stick to moral and ethical principles. This creates a unity between the bank and customers who believe that the main objective of this institution is to protect their interests with a saturated trust. This is where the true strength in banking relationships lies, when banks and customers alike uphold these principles of trust. This creates a solid and ongoing bond, ensuring that trust remains the foundation in every transaction and interaction. In addition, the concept of amanah also creates a greater impact in the Islamic banking environment, strengthens the bank's reputation and expands its positive influence in directing a more ethical financial culture. So, the concept of amanah in Islamic banking is not only about creating a strong relationship between banks and customers, but also about creating a more just, moral, and ethical financial world, which is in accordance with Islamic teachings.

## **3. Sharia Banking Responsibility to the Community**

The responsibility of Islamic banking to the community is like a strong link between financial institutions and the communities served. More than just a business institution, Islamic banking has an important role in creating a positive impact on its society. They have a moral and ethical responsibility to



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ensure that their services and operations are not only in accordance with Islamic principles, but also benefit society as a whole. This includes providing access to equitable financial services, empowering communities to achieve financial independence, and providing support to social initiatives that improve general well-being. This responsibility also includes maintaining economic and financial stability that will provide long-term benefits to society. In other words, Islamic banking is not just about managing money, but also about creating a positive impact and ensuring economic justice in the communities in which they operate. This is their commitment to building a stronger and more sustainable society, in accordance with the tenets of Islamic teachings.

In understanding the responsibility of Islamic banking to society, we also need to consider their role in supporting inclusive economic growth. Islamic banks not only support economic growth through financing and investment in accordance with Islamic principles, but they must also ensure that these economic benefits are felt by the whole community, especially by the less fortunate. Their responsibilities involve providing assistance to micro and small economic sectors, which are often the backbone of the community's economy. In this way, Islamic banks participate in creating jobs, increasing income, and reducing economic disparities. The responsibility of Islamic banking towards society is about contributing to the welfare of their community by adhering to moral and ethical principles that are in line with Islamic values. In this way, they become partners in building a more just, inclusive, and just society, reflecting the spirit of religious teachings.

In addition, Islamic banking's responsibility to the community also includes playing an active role in charitable and social activities aimed at helping those in need. Islamic banks, with a trust-based approach, often allocate a portion of their profits to philanthropic activities and social programs that help disadvantaged people. It creates a significant impact in addressing social and economic problems, such as poverty, education, and health in society. Thus, Islamic banks not only fulfill their responsibilities as financial institutions, but also as caring and responsible citizens of society. They become agents of positive change in their communities, which helps create an environment that is more sustainable, humane, and closer to the idealism in Islamic teachings. This illustrates their commitment to take their responsibilities towards society seriously, making Islamic banking a force driving positive change in society.

#### **4. Obstacles and Challenges in Implementing the Concept of Amanah in Sharia Banking**

Although the values of amanah are the main foundation in Islamic teachings, practicing them in financial practice is not always easy. One of the main challenges is the complexity of modern financial operations that sometimes contradict the principles of trust. Different regulations and understandings in different countries can also be obstacles in achieving consistency in the application of the concept of trust. In addition, understanding the diverse expectations and needs of different customer groups and communities is an additional challenge. However, part of this challenge can be an opportunity to develop better and innovative Islamic banking practices. By understanding and overcoming these obstacles, Islamic banking can strengthen the concept of amanah as a strong foundation in their services, making Islamic banking a consistent financial institution in carrying out the values of amanah which are the core of Islamic teachings.

In addition to the complexity of operations and regulations, there are also challenges in building a broader understanding in the community of the concept of trust and the importance of integrity in finance. Public awareness of Islamic economic principles and trustful values still needs to be improved. Creating a financial culture that understands, appreciates, and practices the concept of amanah is a struggle that needs to be faced together by Islamic banking and the community. In addition, Islamic banking is also faced with evolving technological and security challenges. Implementing the concept of trust in the digital age requires innovation and investment in technology that can maintain integrity and trust in banking operations.

Despite various obstacles and challenges, Islamic banks continue to strive to face them with determination to maintain and strengthen the concept of amanah in every aspect of their business. The challenge also helps encourage Islamic banking to be more creative in developing solutions that meet the principles of trust. With a strong spirit and commitment to upholding the values of Islamic teachings, Islamic banking is able to overcome these obstacles and ensure that the concept of amanah remains a strong foundation in carrying out its operations, helping to create a more ethical and fair financial world.

## **5. Impact of the Amanah Concept on Ethics and Morals in Islamic Banking**

Through the concept of amanah, Islamic banking is not only obliged to manage customer funds honestly, but also to conduct its operations with unwavering integrity. This creates a culture where every transaction, every decision, and every action is based on strong moral principles. In this environment, Islamic banking professionals are empowered to behave with high ethics, reflecting Islamic values in every aspect of their work. The impact is not only in legitimate financial management, but also in creating a culture that creates mutual trust and mutual well-being. In this regard, the concept of amanah is the main driver in shaping ethics and morals that lead Islamic banking towards integrity and justice in the often chaotic world of finance.

In practice, the impact of this concept of amanah is not only limited to the internal banking of Islam, but also affects their interaction with customers and society as a whole. Customers feel that their bank is an institution they can trust, not only in terms of managing funds, but also in providing ethical advice and solutions. This creates a strong bond between Islamic banks and customers, which builds a sustainable relationship based on trust and integrity. The impact of the concept of trustworthiness on ethics and morals also extends to society. Islamic banks, by adhering to the principle of amanah, also contribute to creating a more ethical and equitable culture in the communities in which they operate. They become partners in promoting integrity and morality in the financial world, reflecting Islamic values. In this way, the concept of amanah is not only a guideline for Islamic banking, but also a driver of positive change in a cleaner, fairer, and ethical financial culture. In other words, the impact of the concept of trust is more than just a business principle; it is the path to a more ethical, just, and moral financial world, in accordance with the profound and rich principles of Islam.

The impact of the concept of amanah on ethics and morals in Islamic banking also helps inspire the conventional financial sector to consider and adopt higher ethical principles. This gave rise to healthy competition that promoted more ethical financial practices broadly, and inspired the financial sector as a whole to pay more attention to morality and integrity in their operations. The concept of trustworthiness exemplifies how ethics and morals can play an important role in the business world, not only in ensuring short-term success, but also in building a solid reputation and long-term trust. Thus, the impact of the concept of amanah not only affects Islamic banking, but also helps shape a broader view of the importance of ethics and morals in the world of business and finance. It is a powerful reminder of the power of religious teachings in shaping the way we interact with money and economic resources, ultimately affecting the common good

## **6. Measuring Sharia Banking Performance Based on the Concept of Amanah**

This performance evaluation includes the extent to which banks have upheld moral and ethical principles in the management of customer funds, whether they have provided services with transparency and honesty, and the extent to which they have contributed to the welfare of the communities in which they operate. This includes measurement in various aspects, including customer satisfaction, community trust, support for social initiatives, and positive economic impact. Thus, measuring the performance of Islamic banking based on the concept of amanah is a holistic effort that reflects the bank's commitment to be a responsible institution, both from a moral and financial point of view, which proves that public trust is a very valuable and important thing to maintain.

Performance evaluation based on the concept of amanah is also a way to measure the extent to which Islamic banks have complied with Islamic principles in fund management. This includes measuring whether customer funds have been managed with true itqan (obligations) and honesty. In addition, it also includes checking whether banks have carried out their business practices by minimizing risks and conflicts of interest that could jeopardize customer funds. Thus, performance measurement based on the concept of amanah is an important step to ensure that Islamic banks adhere to the principles of amanah sincerely. It



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also helps create accountability and transparency that are essential in bank operations, ensuring that the interests of customers and the public are always top priority.

Performance measurement based on the concept of mandate also helps Islamic banks in planning improvements and innovations. By understanding the extent to which they have met the principles of trust, they can identify areas for improvement and develop more effective strategies to ensure continued integrity and trust. This creates a continuous cycle of improvement, where Islamic banks strive to better carry out the values of trustworthiness in their business. With continuous performance measurement, Islamic banks not only ensure compliance with the principles of trust, but also promote innovation and improvement that support sustainable growth. Thus, performance measurement based on the concept of mandate is more than just an evaluation tool; It is a vehicle for continuous growth and improvement, which follows a solid moral and ethical foundation in the world of Islamic banking.

In addition, performance measurement based on the concept of trustworthiness also has a positive impact on the relationship between Islamic banks and customers. Customers will have more confidence that their bank takes their responsibilities seriously and is committed to conducting operations with high levels of obligation and honesty. This creates a stronger and mutually beneficial relationship, where customers feel that their funds are managed trustfully and that they can trust their bank completely. It also helps strengthen customer confidence in Islamic banking as an ethical and safe alternative in the often volatile world of finance.

Performance measurement based on the concept of trust, in other words, becomes an instrument that promotes service quality, ethics, and trust in Islamic banking. In a changing world, these values are becoming increasingly important, and Islamic banks that are able to meet these principles of trust can be key players in shaping a more ethical and moral future in the global financial world. Thus, the concept of amanah is not only a word, but a major milestone that shapes the culture and performance of Islamic banking, helping to create a cleaner, fairer, and moral financial world, in accordance with Islamic teachings.

## CONCLUSION

The concept of amanah is the core of Islamic banking which is not only a business principle, but also a strong ethical and moral foundation. The concept of amanah creates a deep relationship between Islamic banks and customers, built on trust, transparency, and solid integrity. By carrying out this principle of trust, Islamic banks uphold Islamic values in the complex world of finance. They are not only financial institutions, but also guardians of moral and ethical values in society. In carrying out this responsibility, Islamic banking also plays a role in building a more just, moral, and ethical financial ecosystem, which is in accordance with Islamic teachings. This research proves that maintaining the concept of amanah is not only to achieve financial benefits, but also to build a better culture in the banking and economic world, and this is an important foothold to achieve the broader vision of Islamic economics.

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