



THE SYNERGY OF PT BANK SYARIAH INDONESIA TBK (BSI) AND MOSQUES IN OPTIMIZING ECONOMIC EMPOWERMENT FOR THE COMMUNITY

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ABSTRACT

This research explores the synergy between BSI and mosques in creating an ecosystem for economic empowerment of the community based on Islamic values. The main issues raised include the lack of public understanding of sharia products and the limited resources of mosques as centers of empowerment. The research aims to explore the potential of this synergy, showcase real examples of successful programs, and identify the resulting social and economic impacts. The research uses a descriptive qualitative approach with literature study as the main method. Data obtained from scientific journals, official reports, and media articles from 2021-2024. Content analysis techniques are used to interpret the data, focusing on themes such as the role of mosques, BSI's contributions, implementation challenges, and their impact. The findings show that programs like Masjid BSI Empowerment and the implementation of QRIS in mosques have improved digital financial literacy, expanded access to MSME financing, and strengthened the role of mosques as centers of the community's economy. As of June 2024, BSI successfully raised ZISWAF funds amounting to IDR 545 billion to support education, health, and community economic development. These results affirm that the synergy between mosques and BSI can create a significant positive impact on the economic empowerment of the community, with great potential for national replication. This research provides strategic insights for further developing the synergy between Islamic financial institutions and mosques in creating an economy based on justice and sustainability.

Keywords: Islamic Bank; economic empowerment of the community; mosques' roles

1. INTRODUCTION

Empowerment of the community's economy is one of the strategic efforts to improve societal welfare and address social disparities that continue to be significant challenges, both nationally and globally. (Afrina, 2020) In the Islamic perspective, the economy of the community is not only oriented towards achieving individual prosperity but also emphasizes the importance of balance and social justice (Hidayah, 2021). This principle demands synergy among various elements of society, including individuals, institutions, and communities, in creating an economic system that is not only profit-oriented but also upholds spiritual values and sustainability. In this context, the economic empowerment of the community becomes a collective responsibility, where each element has a strategic role in realizing equitable welfare.

The ongoing social and economic disparities highlight the need for concrete steps to empower the community's potential in achieving financial independence. Islam teaches the

importance of social justice, wealth distribution, and collective responsibility to help those in need. These principles provide a strong foundation for the economic empowerment of the community as a form of worship that not only impacts individuals but also society as a whole. However, the implementation of economic empowerment for the community often faces obstacles, such as lack of access to capital, limited entrepreneurial knowledge, and suboptimal management of community funds (Cantika & Akmal Tarigan, 2022).

On the other hand, PT Bank Syariah Indonesia Tbk (BSI) as a financial institution based on Islamic values plays an important role in building the economy of the community. With various products and services that comply with sharia principles, PT Bank Syariah Indonesia Tbk (BSI) not only serves as a financing provider for individuals and businesses but also becomes a strategic partner in collectively managing the economic potential of the community (Qolbia et al., 2023). Products such as microfinance, management of zakat, infak, and waqf, as well as support for small and medium enterprises (SMEs), are tangible manifestations of PT Bank Syariah Indonesia Tbk's (BSI) role in supporting the economic empowerment of the community. In its implementation, BSI not only provides access to capital but also supports entrepreneurship training programs and capacity development for business actors based on Islamic values, thereby creating an inclusive and sustainable economic ecosystem.

PT Bank Syariah Indonesia Tbk (BSI) demonstrates its commitment to synergize with the Ministry of Religious Affairs (Kemenag) in empowering mosques through the Islamic Ecosystem Solution Group. This step supports President Jokowi's vision to strengthen the role of Islamic banks in reaching a wider community. PT Bank Syariah Indonesia Tbk (BSI) sees great potential in mosque funds, especially from Friday prayer donations, which could reach more than IDR 4 trillion per year if managed optimally. Through the digital platform of PT Bank Syariah Indonesia Tbk (BSI) Mobile, donation management becomes more structured and allows mosques to become centers of socio-economic activities. In addition, PT Bank Syariah Indonesia Tbk (BSI) integrates support for MSMEs by encouraging congregants to donate in the form of free food provided by local vendors, thereby making the mosque a center of activity while also revitalizing the surrounding economy. This effort received a positive response from the Ministry of Religious Affairs as part of the pentahelix collaboration to accelerate the transformation of mosques into productive institutions, empowering the community both spiritually and economically (Habiby, 2024).

One of the important elements in empowering the economy of the community is the role of the mosque as a center for social, spiritual, and economic activities of the society (Muhazzab Alief faizal, et,al 2023). Mosques, in the history of Islam, are not just places of worship, but also centers for decision-making, education, and community empowerment. The Prophet Muhammad (peace be upon him) made the mosque a place to build economic solidarity through various mechanisms, such as the collection of *zakat*, *infak*, and *sedekah*, which were directly distributed to meet the needs of the community. This function makes the mosque a strategic institution in driving social and economic change for the community. In the modern era, mosques have greater potential to stimulate the community's economy if empowered in a structured manner and integrated with various other elements, including Islamic financial institutions.

In addition, mosques as centers of religious activities play a strategic role in the economic empowerment of the community. Mosques are not only places of worship but also centers for social and economic development. By utilizing the potential of regular donations such as Friday prayer contributions, mosques can become the driving force behind economic activities in their surrounding areas. Programs such as mosque cooperatives, entrepreneurship training, and local MSME empowerment can be implemented to improve the quality of life for the community. However, the great potential of this mosque is often not fully optimized due to limited resources and management. The synergy between mosques and Islamic financial institutions, such as Islamic banks, is key to maximizing the economic potential of the community (Mossy, 2021).

In addition, this synergy can also be realized through the development of sharia financial literacy education programs in mosques. By involving PT Bank Syariah Indonesia Tbk (BSI) as a partner, mosques can organize activities such as seminars, workshops, or entrepreneurship training based on Islamic values. These programs not only enhance the community's understanding of the importance of Sharia-based financial management but also encourage them to optimally utilize Sharia financial services. This is a strategic step in enhancing Islamic financial inclusion in Indonesia, which still has great potential for further development.

The relationship between mosques and the economy of the community becomes increasingly relevant when mosques are not only seen as places of worship but also as centers for community empowerment. Many mosques have successfully utilized ZISWAF funds to support various social and economic activities, such as the establishment of job training centers, provision of scholarships, and business capital assistance for underprivileged communities. This initiative not only helps individuals meet their financial needs but also creates a domino effect that strengthens the local economy (Muslihati, 2020). However, the success of these programs highly depends on effective fund management and collaboration with Islamic financial institutions.

The collaboration between mosques and PT Bank Syariah Indonesia Tbk (BSI) is also in line with Islamic teachings on the importance of building solidarity and social justice. In the Word of Allah SWT Q.S. Al-Ma'idah/5:2.

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَحْلُوا شَعَائِرَ اللَّهِ وَلَا الشَّهْرَ الْحَرَامَ وَلَا الْهَدْيَ وَلَا الْقَلَائِدَ وَلَا آمِينَ الْبَيْتِ الْحَرَامِ يَبْتَغُونَ فَضْلًا
 مِنْ رَبِّهِمْ وَرِضْوَانًا وَإِذَا حَلَلْتُمْ فَاصْطَادُوا وَلَا يَجْرِمَنَّكُمْ شَنَا نِ قَوْمٍ أَنْ صَدُّوكُمْ عَنِ الْمَسْجِدِ الْحَرَامِ أَنْ تَعْتَدُوا
 وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ ﴿٢﴾

Translation:

"O you who believe! do not violate the signs appointed by Allah nor the sacred month, nor (interfere with) the offerings, nor the sacrificial animals with garlands, nor those going to the sacred house seeking the grace and pleasure of their Lord; and when you are free from the obligations of the pilgrimage, then hunt, and let not hatred of a people-- because they hindered you from the Sacred Masjid-- incite you to exceed the limits, and help one another in goodness and piety, and do not help one another in sin and aggression; and be careful of (your duty to) Allah; surely Allah is severe in requiting (evil)."

Based on that verse, Allah SWT commands Muslims to help one another in goodness and piety. The synergy between mosques and PT Bank Syariah Indonesia Tbk (BSI) is a form of implementing this teaching in a modern context, where mosques serve as the driving force for social change and BSI as a provider of Sharia-based financial solutions. This synergy also demonstrates that the economic empowerment of the community is not only technical but also encompasses a spiritual dimension that makes every economic activity a part of worship.

Utilizing the potential synergy between mosques and PT Bank Syariah Indonesia Tbk (BSI), the economic empowerment of the community can be more effective and integrated. This synergy not only provides direct benefits to the individuals or communities involved but also creates systemic impacts in building a sustainable Islamic value-based economic ecosystem. Through these strategic steps, mosques and PT Bank Syariah Indonesia Tbk (BSI) can together address the economic challenges of the community while realizing the Islamic vision of justice, balance, and shared prosperity.

One concrete example of economic empowerment for the community is through the Zakat Village program and the Economic Empowerment of the Community KUA initiated by the Ministry of Religious Affairs, which demonstrates strategic efforts to sustainably improve community welfare. Collaboration with various parties such as the PMU Zakat Wakaf, the National Sharia Economic Committee (KNEKS), the Financial Services Authority (OJK), and the

Employment BPJS strengthens the implementation of this program. The main focus of this program is to ensure a direct impact on the community by uniting perceptions, mapping potential, and developing technical guidelines that align with global standards. Initiatives such as the distribution of zakat, literacy in sharia financial inclusion, and the registration of the community with BPJS Employment through partner funds, demonstrate the importance of empowering the economy of the ummah to promote independence, reduce social gaps, and create sustainable benefits for the community (Kementerian Agama, 2024).

However, efforts to empower the economy of the community still face various challenges, such as the lack of public awareness about the importance of economic empowerment, low literacy in Islamic finance, and limited resources. Therefore, synergy between mosques, Islamic banks, and the government is needed to create an ecosystem that supports the holistic economic empowerment of the community. By maximizing the roles of each, these three elements can create significant changes in the community's economy.

Thus, this research is very important to provide a comprehensive understanding of how the synergy between Islamic banks and mosques can be optimized. This collaboration will not only enhance the economic welfare of the community but also strengthen the mosque's position as a multifunctional community development center. And a concrete example of successful synergy.

2. METHODS

This research uses a descriptive qualitative approach with a literature study method to explore the synergy between PT Bank Syariah Indonesia Tbk (BSI) and mosques in empowering the economy of the community based on Islamic values. Data was collected from scientific journals, reference books, official reports such as those from PT Bank Syariah Indonesia Tbk (BSI), the Financial Services Authority (OJK), and the Ministry of Religious Affairs, as well as media articles from 2021-2024. The analysis was conducted using content analysis methods through data reduction, theme categorization, interpretation based on Islamic economic theory, and conclusion formulation. Validity is maintained by using credible sources and considering ethical principles. The research results are expected to provide insights into the effectiveness of the collaboration between PT Bank Syariah Indonesia Tbk (BSI) and mosques in empowering the economy of the community.

3. RESULTS AND DISCUSSION

The Strategic Role of Mosques in Empowering the Economic Development of the Community

Mosques play a strategic role in the economic empowerment of the community, functioning as community centers that are not only places of worship but also centers for social and economic activities. As a community center, the mosque can initiate various programs aimed at improving the welfare of its congregation. One concrete form of mosque-based economic activities is the establishment of a sharia cooperative. This cooperative operates in accordance with sharia principles, providing savings and loan services as well as financing that helps members develop their businesses (Khatimah & Nuradi, 2022). For example, the Baitul Mu'min Sharia Cooperative was established with the aim of enhancing Islamic brotherhood, the spirit of mutual cooperation, and the welfare of the congregation through the provision of members' needs and the improvement of their economy (Wartoyo et al., 2023).

In addition, mosques can also organize entrepreneurship training for their congregants. This training program aims to equip congregants with the skills and knowledge needed to start or develop a business, thereby enhancing their economic independence (Andriani et al., 2024). For example, the ISYEF Preneur program is a mosque-based entrepreneurship training with

comprehensive materials and experienced mentors, aimed at empowering mosque youth to participate in entrepreneurship development through the empowerment program for Sharia economic actors (Kholiludin, 2024).

Fundraising and zakat management are also important aspects of the mosque's role in economic empowerment. Mosques can optimize zakat collection with effective strategies, including educating congregants about the importance of zakat, ensuring transparency in fund management, and utilizing technology to facilitate the collection process (Fatlisa & Putriana, 2023). Thus, through its role as a community center, the initiation of economic activities such as Sharia cooperatives and entrepreneurship training, as well as effective fundraising and zakat management, mosques can significantly contribute to the economic empowerment of the community and the overall improvement of societal welfare.

The Role of PT Bank Syariah Indonesia Tbk (BSI) in Empowering the Economic Community

PT Bank Syariah Indonesia Tbk (BSI) plays a significant role in empowering the economy of the community through various products and services that comply with Sharia principles. One of its main products is sharia-based financing, such as *murabahah* (buying and selling with a profit margin) and *mudharabah* (profit-sharing), which provides interest-free financing alternatives for micro, small, and medium enterprises (UMKM). Through this scheme, BSI supports the growth of MSMEs, which are the backbone of the national economy (Irawan et al., 2021).

In addition, PT Bank Syariah Indonesia Tbk (BSI) offers social investment products, such as the management of *zakat*, *infak*, *sedekah*, and *waqf* funds (ZISWAF) (Rahman, 2024). These funds are managed professionally to finance social programs and economic empowerment, such as the development of education and health infrastructure, and providing business capital for underprivileged communities. Thus, PT Bank Syariah Indonesia Tbk (BSI) contributes to the improvement of the social and economic welfare of the community.

PT Bank Syariah Indonesia (BSI) demonstrates a strong commitment to community empowerment, sustainability, and financial inclusion by implementing the learn, earn, return concept in line with the principles of *maqashid sharia* and the teachings of *rahmatan lil alamin*. Through consistent performance growth, PT Bank Syariah Indonesia Tbk (BSI) has been able to enhance its contribution to society, including the distribution of zakat amounting to Rp. 519 trillion by 2024 and sustainable financing worth Rp. 61.1 trillion, with a focus on MSMEs and environmentally friendly projects. In addition, the issuance of products such as green sukuk and the establishment of a special ESG division strengthen its role in promoting a green economy and sustainability. The social contributions of PT Bank Syariah Indonesia Tbk (BSI), such as the distribution of ZISWAF amounting to Rp. 545 billion, have also benefited millions of recipients across various sectors. In the future, PT Bank Syariah Indonesia Tbk (BSI) is committed to expanding green financing and supporting the national agenda towards net zero emissions by 2060, while also strengthening its role in empowering the sharia-based economy (Bank Syariah Indonesia, 2024).

Efforts to empower the community, PT Bank Syariah Indonesia Tbk (BSI) also implements financial education strategies. The sharia financial literacy program is organized to enhance the public's understanding of sharia banking products and services, as well as the importance of financial management in accordance with Islamic principles. For example, PT Bank Syariah Indonesia Tbk (BSI) launched a sharia economic literacy program aimed at educating the public, especially the younger generation, about the importance of sharia financial literacy (Bank Syariah Indonesia, 2023).

In addition, PT Bank Syariah Indonesia Tbk (BSI) collaborates with communities, such as mosques and community organizations, to expand service reach and enhance financial inclusion. Through this partnership, PT Bank Syariah Indonesia Tbk (BSI) can provide financial services that are closer and more aligned with the community's needs, as well as support community-based economic empowerment programs. For example, PT Bank Syariah Indonesia

Tbk (BSI) collaborates with various communities to hold seminars, public lectures, and training sessions that discuss the principles of sharia finance and financial management in accordance with Islamic values (Kompasiana.com, 2024). With a combination of innovative products and services as well as structured empowerment strategies, PT Bank Syariah Indonesia Tbk (BSI) plays an active role in enhancing the economic welfare of the community and supporting sustainable national economic growth.

The Synergy of Mosques and PT Bank Syariah Indonesia Tbk (BSI) in Economic Empowerment

The synergy between PT Bank Syariah Indonesia Tbk (BSI) and mosques has demonstrated effectiveness in empowering the economy of the community through various collaboration models. One effective form of collaboration is the partnership in financial management with mosque management boards (DKM), zakat management institutions, and good mosque cash management, so that the mosque ecosystem continues to grow into a community facility that consistently provides widespread benefits. Currently, PT Bank Syariah Indonesia Tbk (BSI) has collaborated with more than 55 thousand mosques in Indonesia, managing funds exceeding Rp. 5.8 trillion. This serves as a spirit to jointly advance the economy of the community and contribute to promoting ZISWAF and other community programs to be more transparent, digitally managed, and structured (Rani Sinaga, 2024).

In addition, training and mentoring are also important components of this collaboration. PT Bank Syariah Indonesia Tbk (BSI), through the Masjid BSI Empowerment program, provides entrepreneurship training and mentoring to mosque congregants. This program aims to enhance the capacity and skills of the congregation in managing businesses, so they can become more economically independent. The training covers various aspects, from business management to digital marketing, tailored to local needs and potential. The case study of the synergy implementation between PT Bank Syariah Indonesia Tbk (BSI) and the Mosque in the BSI Mosque Empowerment program is the selection of Al-Muhajirin Mosque in carrying out the BSI Mosque Empowerment Program (Sukotjo, 2024).

Next, another form of commitment from PT Bank Syariah Indonesia Tbk (BSI) is to provide services for mosques under the auspices of DMI in the form of QRIS (Quick Response Indonesia Standard) services to facilitate the cashless collection of cash and ZISWAF from congregants, while also achieving the target of 12 million QRIS merchants set by Bank Indonesia this year. This includes mosque fund management accounts complete with net banking services and other sharia banking services, as well as the Mosque Digital Application that can provide transparency in financial information, worship information, and mosque studies that can be accessed by both mosque administrators and congregants in real-time anytime and anywhere (Puspaningtyas, 2021).

Overall, the synergy between BSI and the mosque through several programs has had a significant positive impact. This collaboration not only enhances the economic welfare of the congregation but also strengthens the role of the mosque as a center for community empowerment. The success of these programs serves as a concrete example of how Islamic financial institutions and mosques can collaborate to realize a just and sustainable economy for the community.

Challenges and Solutions in Synergy

The Islamic banking industry in Indonesia faces several major challenges, including the lack of public understanding of Sharia products and limited resources. The low level of sharia financial literacy poses a significant barrier to enhancing sharia financial inclusion. Data from the Financial Services Authority (OJK) shows that the Islamic financial literacy index in 2022 only reached 9.14%, while the Islamic financial inclusion index was 12.12% (Kompas.com, 2023). This shows that although there are available Sharia-compliant financial products and services, the public's understanding of them is still very limited.

Efforts to build synergy between PT Bank Syariah Indonesia Tbk (BSI) and mosques for the economic empowerment of the community face several challenges that need to be addressed. First, the lack of public understanding regarding Islamic banking products and services. Although Indonesia has the largest Muslim population in the world, Islamic financial literacy is still low, which hinders the optimization of Islamic banking services (Republika, 2024). Second, the limitations of resources, both in terms of finances and infrastructure, in many mosques hinder the effective implementation of economic empowerment programs.

To address these challenges, strategic solutions are needed. First, education and socialization regarding Islamic banking products and services must be improved. PT Bank Syariah Indonesia Tbk (BSI) has collaborated with the Ministry of Religious Affairs to implement financial digitization in mosque environments through the use of the BSI Mobile application as a QRIS payment instrument, making it easier for the community to conduct *zakat*, *infak*, *sedekah*, and *waqf* transactions non-cash (Antara, 2023). Second, the strengthening of networks and collaboration between PT Bank Syariah Indonesia Tbk (BSI), mosques, and local communities needs to be enhanced. PT Bank Syariah Indonesia Tbk (BSI) has collaborated with the Indonesian Mosque Council (DMI) to implement QRIS services in mosques, making it easier for the community to conduct financial transactions and optimizing the role of mosques in strengthening the community's economy. By addressing challenges through education, socialization, and strengthening collaboration, the synergy between PT Bank Syariah Indonesia Tbk (BSI) and mosques can be more effective in empowering the economy of the community in accordance with sharia principles.

Impact of the Economic Empowerment Program

The mosque-based economic empowerment program initiated by PT Bank Syariah Indonesia Tbk (BSI) has had a significant impact on improving community welfare. One of its main implementations is the BSI Mosque Empowerment Program, which aims to empower mosques as centers of economic and social activities in the community. For example, Al-Ittihad Mosque in Cibubur has become a successful model, where this program has generated economic initiatives such as digital marketing, AC technician services, MSME centers, and micro stalls. These initiatives not only increase the income of the surrounding community but also strengthen the mosque's position as a center for driving the economy of the ummah (Erik Purnama Putra, 2024).

In addition, the collaboration between PT Bank Syariah Indonesia Tbk (BSI) and the Indonesian Mosque Council (DMI) in implementing QRIS services in mosques also expands the impact of economic empowerment. With QRIS, the community can easily make *zakat*, *infak*, *sedekah*, and *wakaf* transactions digitally. This not only increases the efficiency of social fund management in mosques but also supports the digital financial literacy of the community. The use of this technology allows mosques to maximize their social financial functions and optimize the distribution of benefits to the community (Analisedaily, 2021).

The impact of this empowerment program is also evident in the management of ZISWAF funds. (*zakat*, *infak*, *sedekah*, dan *wakaf*). Until June 2024, BSI successfully raised ZISWAF amounting to Rp. 545 billion, which was used for various sectors such as education, health, humanitarian efforts, and the economy. This program provides direct benefits to more than one million recipients, including MSME actors, underprivileged children, and communities in need. This shows that the synergy between mosques and BSI can be a concrete solution in alleviating poverty and social inequality (bsimaslahat.or.id).

Overall, the collaboration between BSI and the mosque has created a tangible social and economic impact, making the mosque not only a place of worship but also a center for the economic empowerment of the community. The success of these programs reflects the great potential that can be achieved when Islamic financial institutions and mosques synergize to empower the community in accordance with Islamic principles. In the future, the expansion of

this program to more mosques in various regions of Indonesia is expected to broaden its positive impact nationally.

4. CONCLUSION

The synergy between PT Bank Syariah Indonesia (BSI) and mosques has great potential in empowering the economy of the community based on Islamic values. Through programs like the Masjid BSI Empowerment and the implementation of QRIS, this collaboration has successfully increased financial literacy, strengthened the role of mosques as economic centers, and provided tangible impacts for the community, such as increased income for MSMEs and more effective distribution of ZISWAF funds. The main challenges, such as the lack of public understanding and the limited resources of mosques, can be addressed through continuous education and the strengthening of networks and technology. This collaboration shows that mosque-based economic empowerment and sharia finance can be a strategic solution in creating equitable and sustainable welfare for the community.

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