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SHARIA PRINCIPLES IN WEALTH MANAGEMENT: THEORY AND PRACTICE

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Abstract

Sharia-based wealth management is increasingly important in the context of global finance that demands a fair and ethical approach. This article aims to explore the application of sharia principles in wealth management, with a focus on the challenges and opportunities faced in practice. This study uses a qualitative method with data collection through interviews and observations in Islamic financial institutions to understand how these principles are applied in day-to-day operations. The data used include interviews with financial institution managers, customers, and sharia experts, as well as document analysis related to wealth management policies and practices. The results of the study indicate that although Islamic financial institutions have great potential to improve community welfare through ethical wealth management, they still face various challenges in implementing sharia principles consistently. Interesting findings from this study indicate that the lack of understanding of sharia financial products among the community is a major obstacle. In addition, inconsistent regulations also reduce the effectiveness of the application of sharia principles in practice. The implications of this study indicate the need to improve sharia financial literacy among the community and develop clearer regulations to support the growth of this sector.

Keywords: ***Islamic Wealth Management, Ethical Finance, Financial Inclusion, Maqashid al-Shariah.***

1. INTRODUCTION

The phenomenon of sharia-based wealth management is increasingly attracting attention among academics and practitioners, especially in the context of economic globalization that demands a fairer and more ethical approach. In recent years, many Islamic financial institutions have emerged as an alternative to the conventional financial system, offering products and services that comply with sharia principles. According to Rohan et al. (2024), Islamic banks are not only oriented towards profit, but also towards social and spiritual welfare, reflecting the values of justice and transparency. However, despite significant growth in this sector, challenges in implementing sharia principles still exist, including a lack of understanding among the public about the concept of sharia wealth management. Although the literature on sharia wealth management has grown, there is still a significant knowledge gap regarding its implementation in practice.

Most previous studies have focused more on the theoretical aspect without providing an in-depth analysis of how these principles are applied in real contexts. For example, Husain et al. (2024) emphasize the importance of developing competencies in sharia accounting education, but do not discuss in detail how these competencies can be integrated into wealth management practices. This suggests the need for further research to bridge the gap between theory and practice, especially in the context of how Islamic financial institutions can manage wealth effectively while still adhering to the principles of Sharia. The purpose of this paper is to explore the application of Sharia principles in wealth management, with a focus on how theory can be translated into effective practice. This study will use qualitative methods with data collection through interviews and observations in Islamic financial institutions to understand how they apply these principles in their daily operations. Thus, this paper aims to provide new insights into the challenges and opportunities faced by Islamic financial institutions in managing wealth in accordance with Islamic values.

As an initial argument, the hypothesis proposed is that although Islamic financial institutions have great potential to improve the welfare of society through ethical wealth management, they still face various challenges in implementing Sharia principles consistently. This assumption is based on the observation that many institutions have not fully understood or implemented these principles in their practices, thereby reducing their effectiveness in achieving the expected socio-economic goals. This study is expected to make a significant contribution to the understanding of how Sharia-based wealth management can be optimized for the benefit of the wider community.

Sharia-based wealth management is a growing field, along with increasing public awareness of the importance of investing in accordance with Islamic principles. In this context, the main trend that has emerged is the integration of sharia values in asset management and financial planning. According to Basah and Tahir (2019), the practice of sharia wealth management does not only focus on the accumulation of wealth, but also on achieving social and spiritual goals, such as community welfare and blessings in life. This is in line with the principle of maqashid al-shariah which emphasizes the need to safeguard assets (hifz al-mal) and ensure that assets are managed in a way that benefits the wider community. Another relevant issue is the challenge in implementing sharia principles in the capital market. Many investors still face difficulties in understanding sharia financial instruments and how to integrate them into their investment strategies. Research by Iwan Setiawan (2021) shows that there is a general lack of understanding of what is meant by sharia investment, so that many investment potentials are overlooked. In addition, the study revealed that despite the existence of a supportive regulatory framework, implementation in the field is often inconsistent, creating a gap between theory and practice.

The main debate in shariah-compliant wealth management often revolves around the interpretation of shariah principles and how they are applied in practice. One of the most frequently debated issues is the boundaries of investments that are considered halal and haram. For example, there are differences of opinion among scholars regarding the types of financial instruments that are acceptable in the context of shariah. Some researchers argue that certain products, such as sukuk or shariah-compliant mutual funds, may not fully meet shariah criteria if not managed properly (Bello & Maiyaki, 2013). On the other hand, there is also debate about how shariah-compliant wealth management can contribute to broader economic development. Research by Hamizar et al. (2024) suggests that shariah-compliant wealth management can be a tool to increase financial inclusion and empower communities through responsible investment. However, challenges remain in terms of regulation and public understanding of these products.

2. IMPLEMENTATION METHOD

This study adopts qualitative analysis for Shariah Principles in Wealth Management: Theory and Practice. The research includes:

1) Research Design: A systematic literature review was conducted, focusing on studies published in the year 2024.
2) Data Collection: Data was collected academic database namely Google Scholar.

Data Analysis: Data was analyzed using thematic analysis, providing insights into current themes and issues on Shariah principles in wealth management: theory and practice.

3. RESULTS AND DISCUSSION

3.1 Result

3.1.1 Sharia principles in wealth management

The concept of amanah or trust plays a central role in the Shariah Enterprise Theory (SET) applied to sharia-based businesses. As the main foundation, amanah serves to maintain integrity and build trust between stakeholders in the sharia business environment, which is inherently bound to the values of transparency, justice, and business ethics. According to Amalia, Bulutoding, and Sumarlin (2024), SET is based on the belief in *tawhid* (the oneness of Allah) and the role of humans as caliphs in managing resources. In this context, SET emphasizes the importance of wealth distribution that not only includes parties directly involved in economic activities, but also involves other parties who are indirectly affected.

This reflects the principles of justice and equality in Islam, which views every individual as having rights and responsibilities in maintaining socio-economic balance. In addition, the SET concept also includes the importance of disclosing social responsibility as part of the principle of *amanah*, which emphasizes transparency, accountability, and sustainability in sharia business. In this case, Islamic business ethics outlined by Najwa, Aulia, and Nordiana (2024) emphasize the role of religious values, such as honesty and empathy, as a strong basis for economic decision-making. These values serve as ethical guidelines in creating a fair and sustainable business, especially in facing the complex challenges of economic globalization.

Understanding the role of each individual in the sharia economic system not only strengthens trust between parties but also forms a moral awareness that functions to create a sustainable and responsible business environment. In relation to investment performance in a sharia portfolio, Ahmad, Fidyah, and Pradita (2024) show that evaluating the performance of investment instruments in a sharia-based portfolio can also reflect the principle of trust, which is closely related to transparency and sustainability. An objective assessment of the performance of sharia stocks and bonds in a portfolio not only serves to provide information to stakeholders but also to ensure that the investment is in accordance with sharia values that prohibit usury and detrimental uncertainty (gharar). By implementing the SET approach, business actors and investors can better understand their role in maintaining integrity and a fair economic balance, which ultimately leads to the achievement of broad social benefits and is in line with sharia principles.

3.1.2. Implementation and Challenges of Sharia Economic Principles

The discussion on the implementation and challenges of sharia economic principles in Indonesia shows the success of sharia banking institutions in adopting Islamic values, such as justice, transparency, and avoidance of usury. Mentari and Mulyadi (2024) show that sharia economic principles in the Indonesian banking sector play a role in building public trust, which is supported by the implementation of a system based on ethics and sharia values. However, there are still obstacles that need to be overcome, such as competition with conventional banking that offers services that tend to be better known to the public. This indicates the importance of sharia banking to be more effective in socializing the benefits of sharia economic principles in order to attract greater interest from potential customers.

At the individual level, the application of Islamic economic principles in personal financial management is a concern in modern sharia economics. According to Zulmairoh Aiza et al. (2024), the principles of Islamic economics, which include distributive justice, transparency, and economic sustainability, provide a framework that helps individuals manage their finances wisely. These principles, although widely observed, still require a more comprehensive approach in their application, especially amidst the challenges of a globalized economy that often triggers a consumerist lifestyle. By strengthening the understanding of these principles, individuals can be wiser in managing their finances in accordance with the teachings of the Qur'an and Sunnah. In addition, the concept of a green economy in Islamic business ethics provides additional insight in the context of environmental sustainability. A study conducted by Mu'min and Muin (2024) stated that a green economy is in line with Islamic teachings that encourage respect for nature and its sustainability. This green economy aims to create a low-carbon economic system that not only reduces negative impacts on the environment but also improves social welfare. The implementation of sharia economic principles in the context of a green economy can be the basis for more ethical and sustainable business practices in Indonesia, especially by using environmentally friendly renewable energy sources, so that it can reflect Islamic values in maintaining the balance of nature.

3.1.3. Risk Management and Sharia Governance

Discussions on risk management and sharia governance in banking show that asset and liability management (ALM) plays an important role in maintaining the balance between profitability and risk, by considering liquidity needs and prudential policies. According to Parmujianto (2017), the main focus of ALM is to optimize Islamic bank income while maintaining risk within tolerable limits. One of the main differences in Islamic banking ALM compared to conventional banking is the absence of usury and the existence of products such as profit sharing and other specific business activities, such as trading and pawning, which require different asset-liability management to ensure compliance with sharia principles.

In the context of the Islamic economy in Indonesia, Adibah and Zakariya (2024) highlight the importance of Islamic banking literacy and inclusion as essential components in achieving sustainable prosperity. Their article emphasizes that although the majority of Indonesia's population is Muslim, low literacy rates and low access to Islamic banking services are major challenges for the industry. Along with the development of technology, Islamic banking is faced with the need to adapt, both in product development and human resource management, to improve efficiency and data security. The use of this technology also plays an important role in facing growing challenges, such as competition with conventional banks and the demands of an increasingly digitally literate society. Furthermore, research by Qomariah, Setiyowati, and Irianto (2024) outlines the importance of good governance in increasing the trust of wakif (cash waqf donors) in sharia financial management, especially in cash waqf decisions. This study shows that literacy and income supported by strong governance can strengthen the commitment of wakif, thereby increasing the potential for cash waqf income. Good governance not only mediates between literacy and income on cash waqf decisions, but also builds public trust which in turn has a positive impact on the sustainability of the sharia economy more broadly.

3.1.4. The Impact of Sharia Policy on the Economy

The discussion on the impact of sharia policy on the economy shows that the sharia financial system has the potential to support economic growth and sustainable development, especially in the face of the global economic crisis. Research by Sari, Wahyuni, and Hasan (2024) highlights that the implementation of effective sharia financial policies can strengthen global economic stability by emphasizing the aspects of ethics, fairness, and transparency which are the basic principles of the Islamic financial system. However, they also note that differences in regulations between countries can be an obstacle to the implementation of uniform policies, which ultimately affect economic sustainability and weaken collective efforts to achieve global economic goals.

Furthermore, a study by Alam et al. (2024) on the implications of international monetary standards in short-term sharia monetary development emphasizes the importance of integration between international monetary policy and sharia monetary standards. They found that the main challenge in sharia monetary policy is ensuring compatibility with the global banking system without sacrificing sharia principles, such as avoiding usury. These findings indicate that the development of flexible Islamic monetary policies that are still in accordance with Islamic principles can help strengthen the position of the Islamic financial system in the global market, increasing the resilience of this system to cyclical global economic crises. In the context of human resource development, research by Fanani et al. (2024) provides insight into the importance of developing entrepreneurial skills among Islamic boarding school students, especially in Jombang. Their findings indicate that female Islamic boarding school students still have a low understanding of entrepreneurship, financial management, and marketing strategies, which suggests the need to improve the education curriculum to integrate practical understanding in these areas. These results suggest that the development of effective Islamic economic policies must include entrepreneurship education programs that are able to equip Islamic boarding school students with practical skills, so that they can contribute directly to sustainable economic development in the future.

3.1.5. Information and Technology in Islamic Finance

Discussions on innovation and technology in Islamic finance show that Islamic-based Financial Technology (Fintech) has an important role in increasing financial inclusion in Indonesia. Prihartama and Mukhsin (2024) highlight that Islamic-based Fintech such as crowdfunding, digital payments, and peer-to-peer lending that are in accordance with Islamic principles can help people who previously did not have access to formal financial services. However, the implementation of Islamic-based Fintech faces challenges, including uneven technological infrastructure, lack of Islamic financial literacy, and regulatory policies that are still developing. In addition, issues related to data security, technology reliability, and credit risk also need attention in the development of Islamic Fintech so that it can provide optimal impacts for Indonesian society.

Further research by Cahyani, Kotta, and Rifman (2024) provides additional insights regarding technology implementation strategies in Islamic financial institutions, highlighting the importance of integrating Islamic values at every stage of technology adoption. They found that while technology can improve efficiency and service quality, the main challenge faced is maintaining compliance with sharia principles. This shows that technological innovation in sharia business should not only focus on operational modernization but must also pay attention to compliance with the values mandated by sharia principles, in order to ensure customer trust and the long-term sustainability of sharia financial operations. In the context of implementation at the institutional level, the case study of Bank Muamalat Indonesia reviewed by Puspito et al. (2024) provides a concrete example of how sharia banks integrate financing with sharia principles. The results of this study show the potential positive impact of technological innovation on sharia banking financing in increasing the accessibility of financial services. This study also emphasizes the importance of the role of sharia financial institutions in supporting the development of sharia-based Fintech through strong collaboration between the government, financial institutions, and industry.

3.1.6. Capital Market Development

Discussions on the development of the sharia capital market in Indonesia show that despite significant progress, challenges and opportunities remain. One of the main challenges is the limited public understanding of sharia investment, which can hinder investor participation. Research by Atikah and Sayudin (2024) highlights the importance of broader education and socialization to increase awareness of the benefits of sharia-based investment. In addition, regulations that are not yet fully optimal are also a barrier to the growth of this market. Although the Financial Services Authority (OJK) has issued various regulations to support sharia principles in investment, implementation in the field still needs to be improved to be more effective and efficient.

On the other hand, opportunities in the development of the sharia capital market are also very promising. With the increasing global interest in ethical and sustainable investment, the sharia capital market can take advantage of this trend to attract more investors, both local and international. Research shows that investment instruments such as sukuk and sharia mutual funds are increasingly popular, with an increasing number of issuers and products available on the market.

In addition, synergy between financial institutions, policy makers and other stakeholders is essential to create an ecosystem that supports the sustainable growth of the Islamic capital market. Thus, a more informed discussion on the role of Islamic finance in the global context can contribute positively to the overall development of the economy.

3.1.7. Sharia Regulation and Compliance

Islamic microfinance institutions show that there are fundamental challenges that need to be addressed to improve the effectiveness and integrity of this system. Research by Elda Unike Atmajaya et al. (2024) highlights the importance of sharia compliance as a key element in maintaining public trust in Islamic financial institutions. However, many institutions still face difficulties in understanding and implementing sharia principles consistently. This is often due to a lack of understanding among management and customers regarding what is meant by sharia compliance, which can result in the risk of non-compliance that is detrimental to all parties. Therefore, increasing literacy on sharia regulations and training for the management of Islamic microfinance institutions is urgently needed to ensure that all practices are in accordance with sharia principles.

On the other hand, there is a significant opportunity to strengthen the existing regulatory framework. According to research by Hamizar et al. (2024), the development of clearer and more comprehensive regulations can help address the challenges faced by Islamic financial institutions, especially in dealing with the complexity of global regulations. For example, the application of information technology and digital innovation can open wider access for the public to use Islamic financial services, while increasing operational efficiency. However, challenges related to the need for human resources skilled in Islamic economic principles remain a major focus. Thus, collaboration between regulators, financial institutions, and other stakeholders is essential to create an ecosystem that supports the sustainable growth of the Islamic financial industry (NASYIR, 2024).

3.1.8. Economic Education and Literacy

Competency development in this area is essential to improve the understanding and application of sharia principles among students and professionals. Research by Husain et al. (2024) emphasizes that sharia accounting courses should be designed to not only teach theory, but also to develop practical applications that are relevant to industry needs. With a focus on competency development and business process optimization, appropriate education can help students be better prepared to face challenges in the workplace, especially in the sharia financial sector. This also reflects the need for curriculum integration that covers important aspects of sharia accounting and Islamic financial management, so that graduates have a deep understanding and can contribute effectively to business practices that are in accordance with sharia values.

On the other hand, ethics and management education also play a crucial role in shaping responsible financial character and behavior. Rohan et al. (2024) emphasize that Islamic banks must invest in continuing education to face the complexities of the global financial sector. Through the introduction of government policies, market analysis training, and understanding of Islamic banking laws, Islamic banks can improve sharia compliance and better manage risks. This holistic education will not only improve operational efficiency but also encourage the growth of the Islamic finance industry as a whole. Thus, collaboration between educational institutions, financial institutions, and regulators is essential to create an environment that supports the development of human resource capacity in the Islamic economy. Finally, a faith-based educational approach can be a foundation for building sustainable financial character. Research by Putri and Septiawan (2024) shows that the integration of spiritual values in economic management can create more ethical and responsible financial behavior. By emphasizing principles such as justice and social responsibility, this education not only aims to improve financial literacy but also to shape individuals who are able to balance material needs with the values of faith. Therefore, it is important for educational institutions to develop curricula that reflect these values in order to contribute to a more just and sustainable economic system.

3.2. Discussion

From the research results that have been presented, there are several main points that can be used as a basis for understanding the application of sharia principles in economics and finance. The following is a discussion based on the themes studied:

3.2.1. Sharia Principles in Wealth Management

In the context of sharia-based wealth management, the concept of amanah (trust) plays an important role in the Shariah Enterprise Theory (SET). This principle emphasizes trust as a foundation in maintaining the integrity and transparency of sharia business, in line with Islamic values of justice. The SET theory also emphasizes that the distribution of wealth should not only benefit direct parties in the economy, but also have a positive impact on the wider community. Thus, amanah underlies transparency and justice in sharia business practices.

3.2.2. Implementation and Challenges of Sharia Economic Principles

In Indonesia, sharia economics has shown success, especially through sharia banking institutions. The values of justice and transparency applied are able to build public trust. However, competition with conventional banks is a major challenge. On the other hand, sharia economics also emphasizes environmental sustainability through the concept of green economy, which is in accordance with

Islamic teachings on respect for nature. This provides an opportunity for the development of more environmentally friendly and sustainable businesses.

3.2.3. Risk Management and Sharia Governance

In Islamic banking, risk management has a unique approach because it must be free of usury and use products such as profit sharing. Asset and Liability Management (ALM) is important to maintain the balance of profitability with risk. The lack of public literacy about Islamic banking in Indonesia is also an obstacle, so strengthening is needed in Islamic literacy education.

3.2.4. The Influence of Sharia Policy on the Economy

The Islamic financial system has great potential in supporting sustainable and stable economic growth. Flexible Islamic monetary standards, but still free of usury, can strengthen economic stability, especially in the face of the global economic crisis. Human resource development through Islamic entrepreneurship education also needs to be encouraged to strengthen the contribution of Islamic boarding school students to the Islamic economy.

3.2.5. Information and Technology in Islamic Finance

Islamic financial technology (Fintech) shows potential to expand financial inclusion. Innovations such as crowdfunding and peer-to-peer lending help people who have not been reached by formal financial services. However, the challenges of regulation and uneven technological infrastructure are obstacles to optimizing Sharia Fintech. Fintech must also adapt to Sharia values in order to increase customer trust.

3.2. 6. Development of the Sharia Capital Market

Although the Sharia capital market in Indonesia has developed, the public's limited understanding of Sharia investment is a challenge. Education and socialization are urgently needed to increase public awareness of the benefits of Sharia investment. Synergy between financial institutions, policy makers, and stakeholders can support the sustainable growth of the Sharia capital market.

3.2.7. Sharia Regulation and Compliance

Sharia compliance is an important element in maintaining public trust in Sharia financial institutions. However, many financial institutions still do not understand Sharia principles, which results in the risk of non-compliance. The development of clearer and more comprehensive regulations, as well as training for financial institution management, is important to increase the effectiveness of this system.

3.2.8. Economic Education and Literacy

Sharia education plays an important role in increasing students' and professionals' understanding of the principles of Sharia economics. A curriculum that includes Islamic accounting and Islamic financial management will help prepare graduates to be better prepared to face the challenges in the Islamic financial sector. Continuous ethics and management education, with a faith approach, is also needed to shape responsible and ethical financial characters.

4. CONCLUSION

The conclusion of this study shows that the application of sharia principles in wealth management has great potential to improve people's welfare, but still faces various challenges in practice. The findings of the study indicate that although Islamic financial institutions have attempted to integrate sharia values in asset management, the low understanding of sharia financial products among the community is a major obstacle. The limitation of this research lies in the lack of in-depth empirical data on the implementation of sharia principles in various financial institution contexts, so the suggestion for further research is to conduct a broader field study to gain a more comprehensive perspective. The implications of this study emphasize the need for better sharia financial education and literacy for the community, as well as the development of regulations that support the consistent application of sharia principles. An important fact that supports this finding is that sharia-based wealth management does not only focus on wealth accumulation, but also on achieving broader social and spiritual goals, in line with the concept of maqashid al-shariah.

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