



## Prophetic Leadership Study: A narrative Review on Islamic Banking Institutions

Indra Pratama Putra Salmon, Bambang Agus Diana, Ridho Harta, Jufri Yandes

Universitas Terbuka, Indonesia

Correspondence Author:

Indra Pratama Putra Salmon. Telp: 0895 376503676

E-mail: [indrapratama@ecampus.ut.ac.id](mailto:indrapratama@ecampus.ut.ac.id)

### Abstrak

#### Kata Kunci:

Kepemimpinan;  
Kepemimpinan  
profetik;  
Organisasi;  
Perbankan  
syariah.

Organisasi perbankan syariah yang menunjukkan dua sisi target capaian yakni capaian ekonomi dan capaian misi sosial keagamaan, turut membawa dua konsekuensi apakah harus membawa organisasi ke arah pencapaian keuntungan materiil atau melaksanakan misi sosial keagamaan saja. Pada konteks tersebut, pemimpin organisasi memiliki peran strategis dalam menjadikan lembaga perbankan syariah mampu optimal dalam mencapai tujuan-tujuannya. Penelitian ini bertujuan untuk menjelaskan apakah prophetic leadership mampu menjadi penyeimbang antara situasi saat ini dengan keyakinan yang notabene cukup konvensional untuk dipahami, dan; melihat variabel apa saja yang relevan dengan variabel prophetic leadership ketika diterapkan pada lembaga perbankan syariah. Artikel ini menggunakan tinjauan berbasis fenomena dalam perbankan syariah dan kebijakan tata kelola yang dimiliki sebagai objek kajian. Tinjauan naratif dari studi literatur menjadi pendekatan utama dalam penulisan artikel. Hasil studi menunjukkan bawa isu kepemimpinan profetik memiliki corak yang sesuai dengan kekhususan pada lokus kajian (lembaga perbankan syariah), yang kemudian menunjukkan bahwa kepemimpinan modern yang banyak ditampilkan pada literatur barat bukanlah satu-satunya yang terbaik. Relevansi serta keunggulan kepemimpinan profetik berupa peran menjaga aspek profesionalitas dan moralitas kinerja sehingga mampu menyeimbangkan antara aktivitas ekonomi dengan aktivitas sosial di tengah pesatnya isu kapitalisme perbankan di Indonesia. Melalui maqasid asy-syariah pada kebijakan lembaga perbankan syariah di Indonesia, kepemimpinan profetik mampu berjalan beriringan dengan proses bisnis dan aplikasinya pada perbankan syariah. Implikasi kajian ini adalah memberikan pemahaman bahwa kepemimpinan profetik yang telah diterapkan jauh sebelum muncul model-model kepemimpinan barat, masih sangat relevan dalam menghadapi perubahan zaman dan berpeluang menjadi alternatif kepemimpinan di era modern seperti hari ini.



### Abstract

**Keywords:**

Leadership,  
Prophetic  
leadership,  
Organization  
, Islamic  
banking.

Islamic banking organizations that show two sides of achievement targets, namely economic achievements and socio-religious mission achievements, also bring two consequences whether to bring the organization towards achieving material benefits or carrying out only socio-religious missions. In this context, organizational leaders have a strategic role in making Islamic banking institutions capable of optimally achieving their goals. This study aims to explain whether prophetic leadership is able to balance the current situation with beliefs that are conventional enough to be understood, and; see what variables are relevant to the prophetic leadership variable when applied to Islamic banking institutions. This article uses a phenomenon-based review of Islamic banking and its governance policies as the object of study. Narrative review of literature studies is the main approach in writing articles. The results of the study show that the issue of prophetic leadership has a pattern that is in accordance with the specificity of the locus of study (Islamic banking institutions), which then shows that the modern leadership that is widely presented in western literature is not the best. The relevance and superiority of prophetic leadership in the form of the role of maintaining the professionalism and morality aspects of performance so as to be able to balance economic activities with social activities in the midst of the rapid issue of banking capitalism in Indonesia. Through *maqasid ash-shariah* on the policies of Islamic banking institutions in Indonesia, prophetic leadership is able to go hand in hand with business processes and their application to Islamic banking. The implication of this study is to provide an understanding that prophetic leadership which has been implemented long before the emergence of western leadership models, is still very relevant in dealing with changing times and has the opportunity to become an alternative to leadership in the modern era like today.

### INTRODUCTION

The paradigm of the issue of world leadership in the modern era is still an interesting issue to be critically studied by administrators in Indonesia. There are many paradoxes in the dynamics of social issues that occur and are then addressed using a leadership perspective as a center of study, as well as an effort to formulate solutions to resolve existing problems. Chin and Trimble (2015) state that leadership is an important foundation in organizational life in the modern era as well as a force for sustainable management of organizational implementers with various



backgrounds. This argument is one of the reasons why leadership is still relevant for study. In an organizational context which contains various motivations, individuals who are in this scope have a very strong possibility of being involved in influencing or being influenced activities to achieve certain goals (Bodla & Nawas, 2010). In the context of public administration itself, leadership has a special portion in human resource governance and organizational management. Leadership becomes a kind of element that creates a positive effect on the success or failure of an organization in achieving certain predetermined goals and improvises both opportunities for achievement or individual abilities so as to achieve optimal performance. However, with the dynamics of leadership studies that continue to grow and the intensity is very high, making aspects of leadership quite complex to be discussed as a discussion study and not simple to make a leadership model that is in accordance with the direction of achieving the goals of the organization.

Issues and paradigms in leadership studies today run quite dynamically and are different from conventional leadership issues, which only prioritize vertical linearity by positioning leaders and those who are led only as superiors and subordinates. These consequences make the organization only run when there are clear instructions and coordination from leaders to subordinates. This condition will be very irrelevant when correlated with today's leadership patterns, considering that today's cooperation and collaboration are very influential in the success of achieving organizational goals. In addition, today's changes in organizational and performance demands are also influenced by social, economic, and technological situations which are very fast and move exponentially and demand speed of adjustment. Leadership in the current context will be able to develop rapidly when using an exponential and adaptive mindset to socio-economic and technological changes. Based on this, the existing leadership pattern must also have readiness and agility in adapting to the organization and the challenges of VUCA (volatility, uncertainty, complexity, and ambiguity) outside the organization. Prophetic leadership or prophetic leadership is one of the important ideas in the framework of modern leadership studies. Prophetic leadership explores how previous religious figures such as the prophet exercised the values and style of leadership in guiding and influencing their followers through various strategies and not using exploitation patterns in achieving their goals. Even though the practice of prophetic



leadership was practiced in a period long before the emergence of advanced civilizations, the values and principles of prophetic leadership are still quite relevant, widely used as a reference for the practice of leading and managing organizations in the modern era, and providing assumptions in the form of an ideal concept of leadership. In fact, the pattern of prophetic leadership no longer looks at the religious identity of the prophet, but rather relies on values, spirit, principles and their relevance to achieving organizational goals. This is very interesting when in the modern era which is far from the prophetic era, the values used are still quite relevant to current conditions. In today's leadership concept, there are not a few criticisms that arise on the pretext that the implementation of leadership encounters a pattern of incompatibility with organizational governance or has not been able to solve organizational problems. Conversely, that prophetic leadership, one of which is Islamic leadership, is an alternative choice for implementing a leadership model in managing an organization given the existence of creative, innovative, inspirational principles, as well as solid conditions in the personal spiritual management of a leader (Adz Dzakiey, 2005). Although fundamentally prophetic leadership has been used long before modern leadership practices apply.

Leadership as a study study has become one of the main subjects in Islam considering that leadership is considered the most significant instrument in realizing ideal community governance and often refers to the conception of the prophet (Ali, 2009). In relation to the Islamic context, leadership studies make prophetic aspects and characteristics of prophets through exemplary processes as an effective leading methodology (Budiharto and Himam, 2015; Chen & Silverthorne, 2005). On the other hand, a study conducted by Mansyur (2013) also suggests that personal prophetic leadership or Perpec-L becomes prophetic values which then integrate faith in life, orientation to worship as a basis for work, affirmation of prophetic qualities in the leadership process, humanist, and use conscience. Sidiq and Uyun (2019) emphasized the characteristics of the prophet who have a tendency to highlight leadership spiritualism such as the characteristics of sidiq, amanah, fathonah, and tabligh. Meanwhile Tazkiyah et al (2020) identified that prophetic leadership is synonymous with authentic leadership, it's just that prophetic leadership has more detailed variables in its implementation. In another finding put forward by Syabibi (2021), the main



argument in the findings is that prophetic leadership is formed from the existence of a pattern of religiosity that is formed through social dynamics and then standardized on the maturity of the bureaucracy which is a public organization.

There are four things that show a common thread in the identification of discourse around prophetic leadership, including: first, using the history of religious figures (prophets) listed in the scriptures as the main role model regarding the ideal aspect of leadership; second, spirituality and religiosity as the principles of applying the leadership model; third, the social situation as the main locus during leadership practice, and; fourth, the linearity between leadership patterns and social-based locus is the reason and standard why prophetic leadership is still valid. If prophetic leadership uses a lot of religiosity perspectives and social locus as the main pillars, while the organization as a vessel does not only have the character and role of a social agency (has many faces), then it is still a question of how prophetic leadership facilitates private institutions which are currently widely available in Indonesia especially non-profit organizations. One of these institutions is sharia-based organizations such as sharia banking which must prioritize profits in doing business and of course have a leader in it. It is very interesting to remember this and then formulate several new questions in the form of whether prophetic leadership still applies in this situation? how does prophetic leadership bridge between the spirit of religious values and the conditions that must assimilate between sharia labels and missions that are in real terms identical to worldly ones? This condition is very worthy of study to show arguments whether prophetic leadership also applies to missions other than social missions and to see what aspects are relevant to prophetic leadership when applied to organizations that are not based on social conditions.

## METHOD

This article uses a phenomenon-based review of Islamic banking and its governance policies as the object of study. Narrative review of literature studies is the main approach in writing this article (Taylor et al, 2015). A systematic, empirical, and evidence-based workflow is the main framework for applying scientific principles of article writing. The data and information collected and included is data that is relevant (in writing articles), has open access, and can be accounted for as a source of analysis of



the study. The reading source used as an analytical knife is in the form of literature with the substance of the keyword prophetic leadership, while the main scope is Islamic banking to test the linearity of the applicable variables. Many articles talk about prophetic leadership, but those specifically in the scope of Islamic banking are still very limited and this is one of the obstacles in writing this article. Triangulation techniques are used to validate findings by looking at the suitability of the literature with information or data findings (Creswell, 2014). The results of the synthesis of these stages are then extracted and summarized thematically to explain the main essence of prophetic leadership and its process in policies implemented by Islamic banking, explain what variables are appropriate between the two, and explain comparisons between prophetic leadership applied to situations based social with non-social. The end of writing this article is to justify based on theory and previous studies to confirm the position of the results of the studies that have been carried out.

## RESULT AND DISCUSSION

### **The Meaning of Prophetic Leadership in the Current Situation**

Prophetic leadership and prophetic leadership are often considered relevant considering that there are several similarities in them. Prophetic leadership is based on high moral and ethical principles and has a long-term vision oriented towards social justice and empowerment of organizational personnel. Meanwhile, prophetic leadership is a leadership style and model represented by prophets in divine religions, such as Islam, Judaism and Christianity, who are considered spiritual leaders or teachers with a special relationship between a servant and his Creator. Prophetic leadership is also indicated by the emergence of courage in making complex decisions and upholding principles that are believed to be true, even though they may not be popular or disliked by many people. The link between prophetic leadership and prophetic leadership is that both types of leadership are based on high moral and ethical principles and have a long-term vision by prioritizing social justice and organizational personnel, and represented by leaders who are identical with spiritual or religious excellence.

In the literature with a fairly broad target audience, prophetic leadership is still co-opted in social network discourse and most of it is still in the maturation phase even though it is considered relevant to the times. Fry (2014) identifies prophetic leadership with the idea of intrinsic leadership. Intrinsic leadership itself is a leadership concept





that is able to build intrinsic meaning philosophically and psychologically (Riyadiningsih et al, 2021). Furthermore, the philosophy of leadership is built in an integrated manner with the psychological aspects of a leader in the form of affective, cognitive, conative, and spiritual. At the implementation level, the concept of prophetic leadership which is in line with the idea of intrinsic leadership is applied in harmonizing vision and values and building stakeholder cooperation so as to form a bond of mutual trust and mutual motivation and have an impact on organizational performance which has also increased significantly. The pattern of prophetic leadership is very different from the concept of leadership which only relies on the leader as an individual.

In another context, if the intrinsic context of leadership is linked to self-teleonomic theory, it will appear that the leader's activities are driven by the context of experience, the development of an autotelic personality characterized by work activities based on conscience and solely to achieve the goodness, purpose and or meaning of within oneself as the main goal (Csikszentmihalyi, 2014). On the other hand, intrinsic leadership involves a variety of resources in totality, high concentration, high self-awareness, optimal time efficiency, and regular self-supervision and supervision (Javed et al., 2017). If reviewed, then both of these arguments on the one hand emphasize that intrinsic leadership emphasizes the aspect of the leader must involve the social side even though there is a desire to optimize the individual side of the business aspect.

The results of the synthesis of the arguments of Csikszentmihalyi (2014) and Javed et al. (2017) which was described earlier which is then applied to the current situation, the linearity of the arguments of the two will correlate with the needs of sharia-based private organizations (sharia banking institutions). This linearity lies in economic goals and social goals with the downstream being the welfare of the people (maqasid sharia and maslahah). As Rahman et al. (2021) stated that the values in the principles of maqasid sharia are still relevant to current conditions in becoming a middle way of the economic situation which makes the individualistic system and socio-cultural system in Indonesia, which is communal in nature, enforced. The factual and macro conditions themselves also support the social and economic goals stated by the National Committee for Islamic Finance and Economics (KNKES) that there is an integration strategy between commercial finance and sharia social that must be carried out by every



leader of an Islamic financial institution both at the central and branch levels. (Andika et al., 2020). Commercial finance is realized through commercial products of Islamic banking institutions such as loans with Islamic contracts, while Islamic social patterns are carried out with the existence of infaq, alms, endowments, and Islamic life insurance. Another practice is the existence of a policy of not carrying out forced confiscations in the case of buying a house in installments, in which the deliberation process is prioritized and the middle ground is taken for both parties. Given these conditions, conceptually and theoretically prophetic leadership proves a linearity with the latest situation related to the activities of Islamic banking institutions in Indonesia. In addition, linearity also occurs between Islamic principles and demands in doing business that prioritize humanist patterns in more advanced times.

### **The Linkage of Prophetic Leadership with the Concept and Application of Islamic Economics**

The domain between prophetic leadership which is identified with the concept of intrinsic leadership and making maqasid sharia and maslahah a bridge to the pattern of sharia economics, then both of them must be explored further to get the maturity of the results of the analysis in the previous discussion. This is done to see again whether all the sub-components, both in intrinsic leadership and in the pattern of Islamic economics, are really capable of becoming mutually supportive systems as a whole, in part, or have certain specificities. This analysis also aims to reinforce the previous sub-discussion which on the surface has stated that there is general agreement and can be accepted from a terminological standpoint. In order to get real benefits, it will also be emphasized how an axiological point of view understands the correlation of the concept of intrinsic leadership with Islamic economic patterns as values contained in Islamic financial institutions or banking. As stated that maqasid sharia which accommodates the interests of sharia banking institutions and is aligned with Islamic values is the caliph fil ardh (Soediro & Meutia, 2018).

Maqasid sharia, which in fact is a principle in the Islamic banking financial system, is a concept of welfare that not only covers economic aspects, but also covers social and spiritual aspects (Rahman et al., 2021). Maqasid sharia has 4 basic frameworks including: first, the teachings of monotheism as a fundamental component of Islam, as a form of submission to the beliefs of the people; second, the treatises of the





apostles in the form of the Koran as a guide; third, belief in the responsibility of worldly aspects to God, one of which is in the form of economic activity, and; fourth, life welfare and socialization (Lamido, 2016; Sadeq & Ghazali, 2006). Within this basic framework, there is an intrinsic mainstreaming drive such as monotheism and religious teachings, as well as extrinsic ones in the form of socializing and efforts to prosper others in life goals.

Tauhid as a fundamental component of Islam, this component at the same time creates a contrast that distinguishes policies in Islamic banking and conventional banking policies. Tauhid is applied in carrying out the basic principles of sharia in Islamic banking. The Financial Services Authority (2019) explicitly explains that Islamic banking applies monotheism as the background to the first main pillar, namely aqidah. This background is particularly in the aspect of basic regulation of employee faith and practice by involving Islamic belief in God which always provides supervision in the midst of activities, including the business processes of Islamic banks themselves. In the manifestation of existing policies, the operational process and muamalah in Islamic banking also use religious laws originating from the Koran as basic guidelines such as the prohibition of maisir practice with the legal source of Al Maidah verse 90, the prohibition of gharar in money management with Al Baqarah law. 188, as well as the prohibition to engage in usury with the legal source Ali Imran paragraph 130 (Financial Services Authority, 2019). From this source, the meaning of the relevance of the manifestation is not only carried out from the religious aspect, but from logical intelligence which is in the direction of the progress of thinking. Whereas from the practice of this prohibition, it has been studied that it will have a bad or negative impact and the threat of uncertainty that is detrimental to the customer. The pattern of balance between material and immaterial aspects is found in the integration between belief in the responsibility of worldly aspects to God, one of which is in the form of economic activities as well as life welfare and socialization among communities. In practice, sharia banking is in a series of policies with the application of principle corridors including:

- a) The principle of justice, in the form of profit sharing from the sale of sharia banking products and based on the contribution/risk of each party;
- b) Partnership Principles, through the synergy of depositors and users of funds which ultimately implements profit sharing;



- c) The principle of transparency, by applying a pattern of honesty in the flow of the Islamic banking financial cycle, and;
- d) Universal Principle, in which Islamic banking accommodates all parties while still using the basis of sharia as the main guideline.

Based on the four corridors of these principles, it is understandable that actually Islamic banking as a large institution has the opportunity to "play" in running its business. Islamic banking is very possible to regulate patterns of profits received, regulate profit sharing, provide non-factual financial reports, and so on. But again, the balance between material (worldly) and immaterial (ukhrawi) matters is the main pillar, so if negative things that are contrary to the main guidelines of Islamic banking are carried out, it will eliminate the spirit and identity of Islamic banking itself. Another impact is the existence of trust from the public who will assume that the existence of Islamic banking institutions is no different from conventional banking institutions. This principle can also be seen from its practical application, including:

- a) Prohibit activities that tend to involve elements of speculation and gambling such as economic activities with the threat of loss. Islam itself makes money function as a medium of exchange, not as a commodity so that in this context money should not be traded. Moreover, factually, it shows that the money trading that has been rife contains elements of uncertainty and speculation (gharar);
- b) The circulation of assets must be maintained in a good cycle, it is highly not recommended to store and hoard assets or waste assets (on things that are unlawful/harmful), especially money considering that there will be an unproductive impact from these assets. Saving and hoarding wealth or squandering wealth (on things that are unlawful/harmful in nature) is a practice that is contrary to the rules of Islam. In addition, there is a belief that the world's assets do not belong to humans so that these assets must be spent in accordance with Islamic principles for common prosperity and welfare;
- c) Work is a mandatory worship, one of which is an effort to make a living. In the context of Islamic banking institutions, this becomes an attempt to seek profit and benefits which then results in a profit-sharing process, instead of relying



solely on income only from bank interest which is legally agreed to be "haram" by fiqh scholars;

- d) The practice of openness and honesty applied in economic activities solely aims to achieve justice and the willingness of all parties in the distribution of mutual benefits and without coercion from anyone. In practice, this process must also be complemented by administrative records that are neat and enforceable;
- e) Islamic banking institutions have their own specificities, one of which is in creating shared prosperity and reducing social inequality, namely the existence of zakat, infaq and sodaqoh. These three instruments are efforts to set aside a portion of assets intended for the poor. From a worldly perspective, this relates to efforts to reduce poverty and inequality, as well as; from the ukhrawi aspect, this departs from the belief that some of the assets owned by a person are the rights of other people (Financial Services Authority, 2019).

In the context of the leadership and practice of Islamic banking above, as well as those based on Islamic maqasid, there are three main pillars that underlie it. The three main pillars are guidelines for every leader in Islamic banking offices including aqidah, sharia, and morality. The pillars of aqidah are the initial pillars of Islamic bank leadership in maintaining the concept and implementation of sharia policies in the sharia banking business processes. The Aqidah is also an initial benchmark related to the mindset adopted by the leadership of Islamic banking institutions so as to produce humane and godly decisions in their business processes. The sharia pillar is a kind of tool that regulates the context between worship and social-based activities. Community social activities such as commerce must be based on sharia laws based on the holy book and the role of the leadership of an Islamic banking institution is to ensure that every employee is able to apply the pillars of sharia in their business processes. The moral pillar itself is the third pillar which shows that the leadership of an Islamic banking institution not only instructs sharia policies in practice, but also makes the moral pillar the foundation of his own behavior and personality which reflects that he is a devout Muslim of sharia and aqidah. The impact is that the leaders of Islamic banking are not only giving instructions, but are effectively setting an example to their subordinates so that they are able to carry out sharia principles in their work and activities.

**Prophetic Leadership: Prospects in Islamic Banking Policy**

Today, some experts who study leadership and organizations consider that the superiority of the concept of leadership tends to come from various concepts originating from western thought. Some western leadership and organizational reviewers such as Stoner (2012), Sugerman (2011), Westley and Mintzberg (1989), and other experts only see leadership from the aspect of how a person influences others to want to follow his goals and relates only to aspects of world life such as economy and government. Apart from that, the weakness of the expert's study is leadership which is claimed to have excellence or the latest best practice does not display strong roots in proving its influence in each period. This is also in line with new studies such as those conducted by Griffith (2020), Garrett and Camper (2015), and Curry (2012) which still use personal motivations, profits, or patterns of influencing others to achieve the goals under discussion. leadership. Most of them don't talk about other things outside of these aspects that have the opportunity to have a bigger impact or broad benefits.

So far, prophetic leadership has capabilities that are quite relevant to the conditions and realities of organizations in Islamic banking institutions. Islamic banking institutions that implement an Islamic economic system that does not only rely on worldly profits, also apply aspects of the hereafter and the common good. This is at the same time a kind of arena that is very friendly with the existence of prophetic leadership patterns that prioritize the pillars of aqidah, sharia, and morality of a leader who carries out his functions. Islamic banking institutions, which in fact use the basis of holy book law, are also linear with the prophetic leadership model from an Islamic point of view which uses historical references from past leaders recorded in the holy book of the Quran.

The concept of prophetic leadership basically does not provide a commitment in the form of suitability of application in various coverage areas. However, from an Islamic point of view, prophetic leadership provides a strong foundation and reason in every activity process and promises better benefits and can be achieved by all parties. This is because prophetic leadership provides a sharp definition and does not cause bias when applied. In the context of sharia banking policy, for example, when the leadership pattern used only applies general leadership patterns, the running organization will show success driven by leaders with certain characteristics while in organizational



activities and will be different when outside the organization. It is different from the pattern of prophetic leadership used in carrying out business activities and organizational policies. Prophetic leadership applied to the organization will run simultaneously with developments outside the organization. Supporting arguments regarding this matter are also due to prophetic leadership which refers to aspects of belief, will continue to develop as long as someone who uses this leadership model is able and willing to carry out a continuous learning process of his beliefs.

## CONCLUSION

Through the evidence that has been presented, basically the issue of world leadership in the modern era, which originates from western theory, is not the only major issue in relation to an effective leadership model, but there are still alternatives, namely prophetic leadership from an Islamic point of view that can be implemented as a alternative. This is especially so in Indonesia where there are many Islamic banking institutions which later become economic and social organizations for the community. The relevance of prophetic leadership in relation to these organizations or institutions is their superiority in maintaining aspects of professionalism and morality in their performance so that they become a balance between economic activity and social activity amidst the rapid issue of banking capitalism in Indonesia. Through the existence of maqasid ash-shariah which is implemented in various policies of Islamic banking institutions in Indonesia, prophetic leadership is able to go hand in hand with the business processes and technical activities of these Islamic banking institutions. The implication of this study is to provide an understanding that prophetic leadership which incidentally has been applied long before the emergence of the western leadership model, is still very relevant in dealing with changing times and has the opportunity to become an alternative leadership in the modern era like today.

## ACKNOWLEDGEMENT

Acknowledgments were conveyed to the Research and Community Service Institute Universitas Terbuka (LPPM UT).



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Vol. 23, No. 01, January–June 2023; hlm 1-15