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Original Article

Implementation of Sharia Economic Principles in the Management of Waste Bank Savings to Empower Customers of the IAI MU Tanjungpinang Waste Bank

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Abstract

Waste management remains a critical global challenge, with innovative solutions like waste banks gaining traction as participatory approaches to address environmental and economic concerns. However, conventional waste bank models often overlook the integration of spiritual and ethical values in their operations. This research aims to analyze the implementation of Islamic economic principles in waste-based savings management at IAI Miftahul Ulum Tanjungpinang Waste Bank and its role in customer empowerment. The research uses descriptive qualitative methods with data collection techniques through interviews, observation, and documentation. The research subjects are Bank Sampah customers with 22 active customers depositing every 1 and 2 weeks. The informants in this research are the director and staff at IAI MU Tanjungpinang Waste Bank. Customer empowerment at IAI Miftahul Ulum Tanjungpinang Waste Bank is implemented through three main aspects: economic, social, and spiritual. These activities are supported by the existence of educational institutions, initial community awareness, strategic location, and potential religious values. However, the implementation of customer empowerment in these three aspects has not been optimaldue to limitations in operational time, unavailability of recycling programs, weak integration of spiritual values in activities, and minimal non-economic incentives. As a result, the impact of empowerment on improving welfare and customer awareness remains limited, requiring program strengthening and sustainable innovation.

Keywords: Customer Empowerment, Islamic Economics, Savings Management, Waste Bank.

1. Introduction

Waste problems remain a complex global issue to this day. Almost all countries, both developed and developing, face challenges in waste management, which is increasing along with population growth, changing consumption patterns, and modernization of community lifestyles. If not handled properly, waste can cause environmental pollution, disturb health, and reduce community quality of life. Therefore, an effective, participatory, and sustainable waste management system is needed. Waste problems are increasing along with population growth and community activities. One innovation developing in Indonesia is the waste bank program. This concept adopts banking mechanisms, where communities or customers deposit sorted waste, then obtain economic value in the form of savings. Waste is treated like money: saved, weighed, recorded, and can be exchanged for daily necessities.

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Waste is one of the complex problems faced by both developing and developed countries in the world. Waste problems are common and have become a universal phenomenon in various countries worldwide (Masruroh, 2021). A waste bank is a place used to collect sorted waste. The results will be deposited to craft-making places from waste or to waste collectors (Ariefahnoor et al., 2020). Waste banks are managed using a banking system operated by volunteer staff. Depositors are residents living around the bank location and receive savings books like saving at regular banks (Alfarisyi & Fauzi, 2020). However, waste bank savings management practices are generally still conventional. Not many fully implement Islamic economic principles, even though sharia concepts have values of justice, transparency, blessing, and prevent usury and ambiguity practices. Waste bank customers tend to view waste savings only from the financial profit side. Social dimensions (solidarity, togetherness) and spiritual (trustworthiness, blessing, prohibition of wastefulness) have not been strongly internalized.

IAI MU Tanjungpinang Waste Bank, which operates in an Islamic higher education academic environment, has its own uniqueness. As an institution under an Islamic educational institution, IAI MU Tanjungpinang Waste Bank as one of the waste banks in the academic environment has great potential to implement these principles. Besides reducing waste, it can also be a means of economic, social, and spiritual empowerment for its customers. IAI MU Tanjungpinang Waste Bank is one of the waste banks included in the top 10 best waste banks in Tanjungpinang city, so it is possible to become a reference in savings management implementing sharia principles by waste banks in Tanjungpinang city. The phenomenon emerging at IAI Miftahul Ulum Tanjungpinang Waste Bank shows a mismatch between the great potential possessed and the management reality in the field. Empirically, the waste bank has provided economic benefits to customers through waste-based savings. However, its management practices still use conventional patterns and have not fully implemented Islamic economic principles.

In addition, customer empowerment which should not only include economic benefits, but also social and spiritual aspects, has not run optimally. Waste bank activities tend to be understood as saving waste activities to obtain monetary value, not yet as a means of internalizing Islamic values such as maintaining cleanliness as part of worship and avoiding wastefulness *(isrāf)*. Along with the development of Waste Banks becoming increasingly known by the community, IAI MU Waste Bank succeeded in achieving the accomplishment of entering the top 10 best in Tanjungpinang City. This achievement certainly has a positive impact, one of which is the increasing number of customers trusting their waste management through this program. However, until now there has been no comprehensive waste bank savings management system based on Islamic economic principles. This condition shows a phenomenon gap between running practices and the ideality of sharia-based waste bank management.

Research on waste bank management has been widely conducted, but most still focuses on environmental aspects and conventional economics. Masruroh (2021) researched the effectiveness of waste banks in reducing household waste volume and improving waste sorting behavior. Although the research showed the success of waste banks in ecological aspects, the study did not address the integration of Islamic economic principles, both from the contract and transaction mechanism sides. However, the research only reviewed conventional economic aspects and environmental behavior without connecting waste bank activities with Islamic values such as trustworthiness, justice, and avoidance of *isrāf*.

Furthermore, research by Siregar et al. (2021) highlighted how waste bank management can encourage community creativity and entrepreneurship. Although relevant in the

management context, the research did not examine the conformity of management practices with Islamic economic principles. However, the research has not included the spiritual dimension which is an important part of the Islamic empowerment perspective, such as the meaning of waste management activities as worship and implementation of *maqāṣid syarī'ah*. Alfarisyi & Fauzi (2020) examined the role of waste banks in customer empowerment from an Islamic perspective, demonstrating how the mechanism of converting waste into savings contributes to both material (*maddi*) and non-material (*ma'nawi*) welfare, including increased income, fulfillment of basic needs, and enhanced environmental awareness. Meanwhile, Nafis (2024) provided an in-depth discussion of sharia-based management perspectives, emphasizing the application of management functions in waste bank operations. Through proper waste processing, waste banks enable customers to generate income from waste, thereby avoiding acts of *tabdzir* (wastefulness) prohibited in Islam. In addition, waste bank activities contribute to reducing environmental pollution (Linawati & Meilana, 2025). This research aims to examine the extent of the role of Waste Banks in improving community economic welfare, viewed from an Islamic Economics perspective.

Based on these researches relevant to the context of savings management, its management, its community empowerment, the study does not specifically discuss principles free from usury, *gharar*, and *maisir*. The absence of sharia studies on the savings system, especially after becoming customers in their empowerment, shows research space that has not been answered by previous studies. Based on several studies, it can be concluded that there is still a significant research gap. First, there has been no research comprehensively examining the implementation of Islamic economic principles in waste bank savings systems, especially regarding contracts, governance, and transaction transparency. Second, previous research has not examined customer empowerment from a holistic perspective that includes economic, social, and spiritual aspects based on Islamic values. Third, there has been no research developing a sharia-based waste bank management model, particularly in the context of Islamic educational institutions such as IAI Miftahul Ulum Tanjungpinang. Thus, this research is present to fill the unanswered gap while offering a sharia waste bank management model that can be replicated and contribute to the development of sharia-based circular economy.

The novelty of this research lies in the effort to integrate Islamic economic principles into the waste bank savings management system comprehensively, an approach that has not been widely done in previous research. Different from research that generally only highlights environmental aspects or conventional economic benefits, this research presents a new perspective by applying principles of justice, trustworthiness, transparency, and prohibition of usury, *gharar*, and *maisir* in the entire waste bank management process. The novelty of this research in the context of customer empowerment is by developing an empowerment concept that not only focuses on economic impact, but also includes social and spiritual dimensions as integral parts of Islamic values. This three-dimensional approach provides new contributions to Islamic economic literature and community-based empowerment. In addition, this research produces a conceptual model of sharia-based waste bank management relevant for application in Islamic higher education environments, particularly IAI Miftahul Ulum Tanjungpinang Waste Bank which has great potential as a pilot. Thus, this research not only enriches theoretical studies on the integration of Islamic economics and environmental management, but also provides practical contributions in the form of a model that can be replicated by Islamic educational institutions and other community groups.

2. Literature Review

2.1. Islamic Economics

Islamic Economics is a branch of economics based on Islamic or sharia principles. The main principles of Islamic economics are based on Islamic religious teachings, including the Quran and Hadith, which establish a framework for ethical and sustainable economic behavior. Islamic economics is an economic system based on Islamic principles, which prioritizes justice, mutual welfare, and ethics in transactions. The basic principles of Islamic economics are sourced from the Quran and Sunnah teachings, which provide guidance in conducting economic activities to align with religious and moral values (A. A. Putra et al., 2024).

Islamic economic principles can underlie every human's economic activities in a country or region by implementing principles in accordance with Islamic religious teachings, especially avoiding usury activities. Therefore, Islamic economic activities will make people more relieved because they can avoid sin (L. P. Putra & Asri, 2024). The main principles of Islamic economics include: justice, transparency, honesty, prohibition of usury, prohibition of speculation, prohibition of harmful transactions, and others. Islamic economics is based on principles that ensure economic activities comply with Islamic law and support the welfare of the ummah. The main principles of Islamic economics include the following: freedom from MAGHRIB practices which are *Maysir, Gharar, Riba, Haram*, and *Batil*.

In conducting economic activities, one must avoid *maysir* which means all forms of economic activity based on gambling or harmful speculation. Islamic economics prohibits *maisir* because it can cause injustice and uncertainty that harms one party. *Gharar* is a term referring to transactions that include excessive levels of uncertainty or speculation. Islamic Economics demands clarity and transparency in all transactions to avoid *gharar*. Contracts must be clear and all parties must understand the risks and benefits of the transaction. Nurinayah (2023) states that *Gharar* is prohibited not only because of risk, uncertainty, or game of chance aspects, but especially because of its connection to the act of consuming wealth and harming others in incorrect ways (Nurinayah, 2023).

Riba, which means interest or profit obtained without effort, is prohibited in Islamic economics because it is considered exploitative and unfair (Hardiati & Anwar, 2021). Instead, Islamic economics uses profit and loss sharing systems such as *mudharabah* and *musyarakah*, where benefits and risks are distributed evenly among all parties involved. All economic activities must comply with *halal* (permissible) principles and avoid what is *haram* (prohibited) according to Islamic law. Products and services traded must be halal, and production and distribution processes must also comply with sharia principles. This usury practice seems to forget that it is a major sin. The initial cause of usury is human greed. Greed has become human nature which likes to accumulate wealth, is thirsty for praise and fond of luxury. Hard work is no longer to meet tomorrow's needs, but afraid of being seen as incapable or not cool by fellow humans so chasing to fulfill each other's egos finally no longer care about the Creator's rules (Setiawan et al., 2024).

2.2. Justice

This principle emphasizes the importance of fair and equitable distribution of wealth and resources in society. Islamic economics emphasizes the importance of helping those in need and encouraging equality in wealth distribution.

2.3. Honesty and Transparency

Honesty and transparency are core values in Islamic economics. All transactions must be conducted openly and honestly, with clear and complete information conveyed to all parties involved (Ajustina & Nisa, 2024). According to Suastrini (2021), non-transparent pricing can contain fraud. Therefore, setting prices openly and fairly is highly respected in Islam to avoid falling into usury.

2.4. *Ta'awun*/Mutual Assistance

In essence, *Ta'awun* is the attitude and practice of helping others. A society will be comfortable and prosperous if the attitude of *Ta'awun*/mutual assistance and helping each other is embedded in life. As social beings, clearly humans will need each other in meeting their daily needs, both material and non-material needs (Zulkarnain et al., 2020).

2.5. Concept of Waste Bank

Waste banks were born from the Jakarta Green and Clean program, which is one way of managing household-scale waste, emphasizing community empowerment in managing household waste. A waste bank is a place to save sorted waste according to waste type; waste saved at waste banks is waste that has economic value (Pribadi et al., 2021). The working method of waste banks in general is almost the same as other banks, there are customers, bookkeeping records and management, whereas in banks we commonly know what customers deposit is money, but in waste banks what is deposited is waste that has economic value, while waste bank managers must be creative and innovative people and have an entrepreneurial spirit to increase community income (Siregar et al., 2021).

Waste banks managed by city or district governments are often called parent waste banks and have branch waste banks called unit waste banks. Besides parent waste banks managed by the government, there are also parent waste banks managed by private parties or non-governmental organizations or community groups (Alfarisyi & Fauzi, 2020). The waste bank work system as household-based waste management is by providing rewards to those who successfully sort and deposit a certain amount of waste (Sakir & Setianingrum, 2021). Waste banks become alternative methods of effective, safe, healthy and environmentally friendly waste management. This is because in waste banks, communities save in the form of waste that has been grouped according to type so it can facilitate waste bank management in conducting waste management such as sorting and separating waste based on type so there is no mixing between organic and non-organic waste that makes waste banks more effective, safe, healthy and environmentally friendly (Poltak et al., 2021).

A waste bank is a bank for saving in the form of waste that has been collected according to type. Customers also get savings books written with the rupiah value of the waste they have saved and can make withdrawals in the form of money not waste. Waste that is stored, weighed and valued will later be sold to cooperating factories (Hidayatuloh & Pratami, 2021). According to Kurniawati et al. (2025), waste banks are a concept of collecting dry and sorted waste and have banking-like management but what is saved is not money but waste. In waste banks themselves, the bank referred to is only the saving system that is identical to the word bank, namely customers (sellers) collect sorted waste and hand it over to waste bank managers (tellers), this process is called saving at waste banks.

The existence of waste banks can provide economic value for community members. This system functions to manage waste by accommodating, sorting, and distributing waste to other waste processing facilities or to parties who need it. This dry waste management system collectively encourages communities to participate actively in it. Thus, the existence of waste banks can reduce waste disposed of at landfills, add use value to items previously considered

useless, and can improve community economy because of economic benefits from saving waste (Perkasa et al., 2022).

In this process, waste banks collaborate with communities and groups to collect waste from various sources, such as households, offices and business places. Then waste banks provide waste collection places and officers to help communities collect waste. Then waste banks provide education to communities about how to collect and sort waste correctly. (Andiwijaya & Purwandari, 2024).

According to Indarti et al. (2024), the purpose of waste banks is to reduce the amount of discarded waste and provide economic benefits to communities by selling economically valuable waste. Waste banks focus on dry waste such as plastic, paper, and metal and encourage communities to participate and have active roles in waste management.

Savings at waste banks are a recording system of economic value from waste deposited by customers. Inorganic waste such as plastic, paper, bottles, and metal is weighed then converted into monetary value. This value is then recorded in savings books or digital systems, so customers can withdraw savings at any time. The concept of waste bank savings has similarities with savings at financial institutions, only the source of funds comes from waste management results.

2.6. Customer Empowerment

According to Suaib (2023), empowerment comprises three main dimensions: capacity building, which focuses on enhancing skills, knowledge, and community awareness; access enabling, which emphasizes providing opportunities to utilize resources, capital, and business networks; and controlling (control and supervision), which involves granting communities the authority to regulate and oversee the utilization of resources. In the context of waste banks, community capacity is developed through waste management education, access is provided in the form of opportunities to save from waste, and control is carried out through customer involvement in management. Community empowerment is one of the effective poverty alleviation instruments because in community empowerment programs people are encouraged to change themselves and are trained to be independent (Shompa et al., 2025).

Waste banks are one form of social innovation that functions as a media for environment-based community empowerment. This concept makes communities active subjects, not just beneficiaries. Through waste banks, communities are involved in activities of sorting waste, depositing, saving, and even managing savings results. According to Yunita et al. (2021), waste banks not only help reduce waste accumulation, but also increase community awareness of the economic value of waste. Furthermore, customer empowerment in waste banks also fosters environmental awareness. Activities of sorting and saving waste grow awareness that maintaining cleanliness and environmental sustainability is part of social and spiritual responsibility. Thus, waste banks are not only economic instruments, but also means of environmental and social education (Masruroh, 2021).

Customer empowerment through waste banks can be viewed from several interrelated aspects. From an economic perspective, customers gain additional income from the proceeds of deposited waste, which may be used to meet daily necessities or saved for future needs. From a social perspective, waste bank activities foster stronger community solidarity through collective waste management and its utilization for shared interests. From a spiritual perspective, waste management carries religious value, as maintaining environmental cleanliness aligns with the principle of *ḥifẓ al-bī'ah* (environmental protection), which is an integral component of *maqāṣid al-syarī'ah*.

3. Methods

This research uses descriptive qualitative methods, namely research that attempts to describe phenomena in depth and comprehensively. A qualitative approach was chosen because the research focus is understanding how Islamic economic principles are implemented in waste bank savings management, and its impact on customer empowerment at IAI Miftahul Ulum Tanjungpinang Waste Bank. The research was conducted at IAI Miftahul Ulum Tanjungpinang Waste Bank located in the campus environment. The research subjects are Bank Sampah customers with 22 active customers depositing every 1 and 2 weeks. The informants in this research are the director and staff at IAI MU Tanjungpinang Waste Bank using purposive sampling methods and the research object is the implementation of Islamic economic principles in waste bank savings management and its role in customer empowerment. Research instruments include interview guides, observation sheets, and documentation lists. Researchers act as the main instrument utilizing guides as supporting tools.

4. Results and Discussion

Based on interview results, field observations, and documentation at IAI Miftahul Ulum Tanjungpinang Waste Bank, several main findings were obtained explaining how Islamic economic principles are implemented in the savings system, and how this management can empower customers.

4.1. General Description of Research Location

IAI Miftahul Ulum Tanjungpinang Waste Bank is one of the waste banks actively providing services to the campus community and its surroundings since 2021 until present.

Table 1. Data on number of customers of Bank Sampah IAI MU 2021-2025

No	Year	Number of Customers
1	2021	40
2	2022	50
3	2023	65
4	2024	110
5	2025	178

Source: Bank Sampah IAI Miftahul Ulum, 2025

Based on the table 1 of customer growth at IAI Miftahul Ulum Tanjungpinang Waste Bank from 2021 to 2025, there is a very significant increase in the number of customers every year. In 2021 there were 40 customers, then increased to 50 customers in 2022. This increase shows the beginning of stable development. In 2023, the number of customers increased again to 65 people, reflecting consistent growth along with increasing community participation. The most striking development occurred in 2024, when the number of customers jumped to 110 customers. This shows that the Waste Bank program began to receive wider attention and was possibly supported by socialization activities or increasingly better services. This growth continued in 2025 with the achievement of 178 customers, illustrating increasingly strong expansion. Overall, the table shows a sharp and stable increasing trend, indicating the operational success of IAI Miftahul Ulum Tanjungpinang Waste Bank in attracting interest and public trust from year to year. This positive trend aligns with findings by Pribadi et al. (2021) and Sakir & Setianingrum (2021), who noted that community trust and participation

in waste banks grow progressively as the programs demonstrate consistent and transparent benefits.

Customers are not limited to individuals but also include groups and schools; therefore, the waste bank's services are not focused solely on individual customers. Existing customers are reported to routinely deposit waste in order to convert it into economic value, based on interview results with the Waste Bank Director (Pak Ajun, November 15, 2025). Waste deposits are generally conducted once a week by routine customers. However, some customers store their waste until a larger quantity is accumulated before depositing it at the Waste Bank, as this approach is perceived to yield greater returns from waste bank deposits, according to Mr. Abdul Rahman (interview, November 29, 2025). This waste bank continues to make various innovations to develop services while implementing Islamic economic values in every activity. Until now, there are several programs and services offered to customers, (interview, Mrs. Jeny November 12, 2025) as follows:

1) Waste Bank Socialization and Education

This program is carried out through socialization activities to students, lecturers, and communities around the campus. Socialization not only emphasizes the importance of sorting and saving waste. Interview with Lola as Waste Bank Administrator *"Usually we come to RT/School meetings. We bring examples of waste that can be saved, then we explain how to save it. Many mothers are now starting to actively sort and deposit,"* (Friday November 17, 2025)

2) Waste Savings Service

As the main service, Bank Sampah IAI MU provides savings facilities for customers. Its working mechanism is similar to waste banks in general, namely customers deposit sorted waste according to type, then the waste bank weighs and gives rupiah value according to the agreed price list fairly and transparently. Until now, there are several programs and services offered to customers as follows:

a. Lebaran Savings

The Lebaran Savings Program is a special savings service aimed at helping customers prepare for *Eid al-Fitr* needs. Through this program, customers deposit waste routinely throughout the year, then their savings value is stored until approaching the holiday. At certain periods usually one or two weeks before Lebaran customers can cash their savings in the form of money or basic necessities packages.

b. Regular Savings

Regular Savings service is a general savings program that can be used by all customers to meet needs anytime. Customers can deposit waste according to their ability and time, then the waste value is recorded in savings books transparently. These savings can be cashed anytime when customers need them. This regular program is the main foundation of waste bank operations because it is flexible and easily accessible.

c. Education Savings

Education Savings is a program designed to support educational needs, especially for students or surrounding communities who have school-age children. Through this service, savings results from waste can be allocated to pay education fees, buy stationery, uniforms, or other learning needs. These savings are usually cashed before the new school year or when customers need school-related financing. This program not only provides financial assistance but also fosters responsibility and awareness of education as part of long-term investment. From a sharia perspective, this program aligns with the value of *hifz al-'aql* (protecting the mind) because it encourages access to better education through halal and sustainable means.

3) Waste Sales and Management to Third Parties

Collected and sorted inorganic waste will be sold periodically to collectors or partner collaborations. Results from these sales are then converted into rupiah nominal and entered into each customer's savings. This process is carried out openly and accountably as a form of implementing the principle of *fath* (transparency) in Islamic economics. Profits from waste sales not only increase customer savings value but also encourage the formation of a halal and sustainable circular economy system.

4.2. Implementation of Islamic Economic Principles in Waste Bank Savings Management

Research results show that the savings management of Bank Sampah IAI MU has implemented Islamic economic principles, especially values of justice, transparency, trustworthiness, and freedom from MAGHRIB elements *(maysir, gharar, riba, haram, batil).*

1) Transparency *(Al-Shafāfiyyah)*

All waste weighing transactions are recorded openly by the managers. Customers are able to directly observe the types of waste accepted, the applicable unit prices, the total value of their savings, and the savings book, which serves as formal proof of the recorded transactions. No elements of ambiguity *(gharar)* were found in recording waste value. This transparency makes customers feel safe, trusting, and understand the process of determining savings value. This practice operationalizes the concept of *fath* (transparency) and directly avoids *gharar*, which Nurinayah (2023) identify as prohibited uncertainty in contracts. It also aligns with the sharia-based management functions emphasized by Nafis (2024).

According to a statement by Riko *"Every transaction is weighed in front of customers, waste prices are announced, and there are no value changes without approval. The recording process is indeed done directly when customers come, and managers routinely update monthly recap data. Savings report documents also show conformity between records and customer balances."* (Riko, BS Manager, November 17, 2025)

2) Justice *(Al-'Adl)*

Waste prices are set the same for all customers without differentiating social status. Weighing is done using digital scales to ensure justice in calculation results. This principle aligns with sharia principles in avoiding *batil* practices or exploitation that harms one party. This commitment to equal treatment reflects the core Islamic value of al-'adl as discussed by Ajustina & Nisa (2024) and L. P. Putra & Asri (2024), ensuring that transactions are free from exploitation *(dzulm)* and *batil* (invalid) practices.

"I deposit waste once a week or once every 2 weeks, when making transactions all processes are witnessed starting from weighing and calculation to recording in savings books, there are no VIP or priority customers, all are treated the same by the bank and in price determination also all average according to provisions." According to Mrs. Siti Yuliana (Customer, November 29, 2025)

3) Prohibition of Riba

The savings system does not use interest or unclear value additions. All savings values purely come from conversion results of deposited waste. This shows that usury practices are not found in the waste bank savings system. "*There are no additions or extras from costs that have been set in determining the price of deposited waste and we as customers are also given the opportunity to calculate our own waste according to the existing price with the weight amount, so it just feels mutually trusting in saving at Bank Sampah IAI Miftahul Ulum."* Interview with Mrs. Erna Wilis (Customer, November 29, 2025). The absence of any predetermined or guaranteed return on the principal distinguishes this model from *ribawi*

transactions, reinforcing the findings of Setiawan et al. (2024) on the importance of eliminating usury in Islamic financial practices.

4) Trustworthiness and Accountability

Managers act as trusted parties (trustee). Funds from waste sales are channelled to customer savings according to the amount of waste submitted. No record manipulation or fund misuse by managers was found. This embodies the principle of *amanah* (trustworthiness), which, as Zulkarnain et al. (2020) argue, is fundamental to fostering social capital and sustainable economic collaboration within a community.

5) Halal-Thoyyib

All transactions involve halal activities (waste management, environmental education) and have goodness value *(thoyyib)*. The value of blessing *(barakah)* is felt through increased campus environmental cleanliness and improved customer welfare. This finding supports the integrated perspective of Andiwijaya & Purwandari (2024) and Linawati & Meilana (2025), who assert that waste banks can serve as vehicles for both economic welfare and environmental stewardship, which are essential components of *maqāṣid al-sharī'ah* (the higher objectives of Islamic law).

4.3. Mechanism of Sharia-Based Savings Management

Research results indicate that the savings mechanism implemented by IAI MU Waste Bank adheres to sharia principles. Waste is initially sorted by customers at home and then delivered to the waste bank, where it is weighed and recorded in a transparent manner. The assessed value of the waste is subsequently converted into a savings balance, which can be withdrawn at any time without any deductions. The collected waste is then sold to partner collectors to generate collective income. Overall, the process operates based on principles of trustworthiness and is free from elements of gambling *(maysir)*, uncertainty *(gharar)*, or harmful practices. This mechanism represents a practical application of the *ta'āwun* (mutual cooperation) principle described by Zulkarnain et al. (2020), where community members collaborate for mutual benefit. The process is more transparent than conventional savings systems described by Alfarisyi & Fauzi (2020), as the 'value' is not abstract but directly tied to a tangible, verifiable asset. The savings book, as mentioned by Hidayatuloh & Pratami (2021), serves as a crucial tool for ensuring this transparency and accountability.

4.4. Customer Empowerment at Bank Sampah IAI MU

4.4.1. Economic Aspect

The economic aspect is the main attraction that encourages communities to join as waste bank customers. Customers' initial expectation is to obtain additional income from waste that has been considered worthless. However, field reality shows that customer income increases from waste sales are still very minimal and have not provided significant economic impact. As expressed by one customer, *"Actually I'm happy there's a waste bank, but honestly the results are not much yet. The waste I collect in a month might only get 15-20 thousand rupiah. Whereas the hope was to get decent additional money for children's snacks."* (interview, Customer, November 30, 2025). This acknowledgment reflects the reality faced by many customers, where waste sales results do not match their initial expectations. This limited direct economic impact aligns with the critical findings of Masruroh (2021), who noted that while waste banks are effective in reducing waste volume, their immediate financial returns to individual households often remain modest.

The next problem is waste selling prices that are still standard and follow general market prices. Waste banks have not been able to provide added value to deposited waste because

there are no processing or recycling programs that can increase selling value. Collected waste is sold back to collectors in raw condition without going through any processing. According to one administrator's acknowledgment, *"We indeed don't have recycling programs yet. Collected waste is directly sold to collectors. Whereas, if there were recycling programs, certain waste such as plastic, paper, or metal could be processed into higher-value products such as handicrafts, shopping bags, or other recycled products that have much better selling prices compared to raw material prices"*. The absence of this recycling program reflects limitations in capacity and resources owned by the waste bank. To run recycling programs, investment is needed in the form of equipment, skills training for administrators and customers, and recycling product marketing systems.

4.4.2. Social Aspect

Waste banks have great potential as a means to build social cohesion and increase community social capital. However, based on existing conditions, the presence of waste banks has not been maximal in carrying out their social functions to customers. The main limitation lies in operational frequency which is only once a week. This limited operational schedule makes interactions between administrators and customers, or among customers, very rare. One customer complained, *"The waste bank is only open once a week, even then the time is short. Mostly we come, deposit waste, then go home. No time to chat or ask questions. Whereas I want to learn more about how to properly sort waste."* (Customer, November 30, 2025) This limitation hinders the development of social capital and the educational function *(ta'lim)* that Shompa et al. (2025) identifies as a core component of empowerment.

This can cause dissatisfaction and decrease customer trust in waste bank management. In the long run, this condition can erode customer loyalty and hinder membership growth. To improve empowerment in social aspects, strategies are needed that can overcome time and human resource limitations. Some alternatives that can be considered include forming a customer coordinator system per area that can be a liaison between customers and administrators outside operational days, utilizing communication technology such as WhatsApp groups or social media to facilitate ongoing interaction, or scheduling social and educational activities periodically that do not have to coincide with operational days. This finding echoes the challenges identified by Perkasa et al. (2022), who emphasized that ongoing social engagement and education are critical for sustaining community participation in waste bank initiatives. Without deliberate efforts to build a community, the waste bank risks becoming a purely transactional service.

4.4.3. Spiritual Aspect

The spiritual aspect in the context of waste bank customer empowerment refers to the transformation of values, attitudes, and deeper awareness about responsibility to the environment as part of religious teachings and life values. In the Islamic perspective for example, good waste management is part of maintaining cleanliness, avoiding wastefulness *(israf)*, and preserving the earth as a trust from Allah. The spiritual aspect also includes awareness that waste management actions are not only for economic interests alone, but as a form of moral responsibility and worship in protecting God's creation.

However, based on existing conditions, empowerment in spiritual aspects is still far from maximal. The main problem is that most customers still view waste banks solely from an economic selling value perspective. One customer honestly admitted, *"I joined the waste bank to get extra money. I didn't think about other things. Waste can be sold, why not get profit at the same time."* Their main motivation for joining and depositing waste is to get money, not because of spiritual awareness about the importance of protecting the environment or

avoiding wastefulness. This overly materialistic orientation makes the spiritual dimension of waste management neglected. Another customer added, *"If the results are not decent, it seems lazy to sort waste. It's tiring anyway."*

Another customer admitted, *"I like to buy packaged food or drinks. It's practical. I didn't think that it actually makes plastic waste increase a lot. The important thing is it's delicious and easy."* (Customer, November 23, 2025) They have not reached awareness to reduce unnecessary consumption (reduce), reuse items that are still decent (reuse), or choose environmentally friendly products. Their participation in waste banks is limited to the final stage namely recycling (recycle), without touching aspects of prevention and waste reduction from the source. This wastefulness shows that deep value transformation has not occurred. Customers have not understood or internalized spiritual principles about simplicity, blessing, and responsibility for entrusted resources. In religious teachings, wastefulness and excessive consumptive attitudes are reprehensible behaviors because they ignore balance principles and gratitude for given blessings.

To improve empowerment in spiritual aspects, waste banks need to integrate value and religious approaches in their programs. Some strategies that can be done include holding studies or lectures that connect waste management with religious teachings, using relevant arguments or holy verses in socialization materials, inviting religious figures to provide spiritual understanding about protecting the environment, or making campaigns that emphasize that managing waste is a form of worship and ongoing charity. This finding highlights a critical gap in the empowerment process. While Kurniawati et al. (2025) and Suastrini (2021) have begun to explore waste banks from an Islamic perspective, their studies, like the current practice, often focus on the transactional and economic compliance rather than the transformative spiritual and ethical internalization.

5. Conclusion

Research results show that the savings management of IAI MU Waste Bank has implemented Islamic economic principles, especially values of justice, transparency, trustworthiness, and freedom from MAGHRIB elements *(maysir, gharar, riba, haram, batil)*. In the context of waste banks, empowerment is expected to touch three main dimensions of customer life, namely economic, social, and spiritual aspects. In the economic aspect, customer income increases from waste sales are still very minimal and have not provided significant economic impact, namely the volume of deposited waste is still in small amounts and waste selling prices are still at standard market levels. In the social aspect, based on existing conditions, the presence of waste banks has not been maximal in carrying out their social functions to customers. In the spiritual aspect, based on existing conditions, empowerment in spiritual aspects is still far from maximal. The main problem is that most customers still view waste banks solely from an economic selling value perspective. Customer empowerment at IAI Miftahul Ulum Tanjungpinang Waste Bank is supported by the existence of educational institutions, initial community awareness, strategic location, and strong potential religious values. However, empowerment effectiveness is still not optimal due to various obstacles, such as operational time limitations, unavailability of recycling programs, weak integration of spiritual values in activities, and minimal non-economic incentives.

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