
Media Constructions of Islamic Economic Discourse in Indonesia: A Critical Analysis

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Abstract

This study critically examines how Indonesian mass media represent Islamic economic principles and practices. Using a qualitative, discourse-based approach informed by framing theory and Islamic economic thought, the research explores how *sharia*-based concepts such as *zakat*, *riba*, and Islamic banking are portrayed across different media platforms. Findings reveal that while Islamic economic topics have gained prominence, their representations are often fragmented, commercialized, and lacking theoretical depth. The analysis identifies dominant narrative frames—moral-ethical, developmentalist, and commercial—and highlights their implications for public understanding and policy development. This study contributes to an emerging interdisciplinary field by integrating Islamic economic theory with media analysis, offering insights into how media discourse can either advance or hinder the development of a coherent Islamic economic system in pluralistic societies like Indonesia. Recommendations include increased collaboration between Islamic economic institutions and media organizations, and the development of critical media literacy among stakeholders to ensure more accurate and impactful representations.

Keywords

Islamic finance; Indonesian media; sharia economy; media framing; economic discourse

Introduction

The integration of Islamic values within Indonesia's economic system reflects a complex interplay between religion, media, and policy. As the world's largest Muslim-majority country, Indonesia has witnessed a substantial growth in the public engagement with Islamic economic principles, facilitated largely through its mass media. These platforms play a critical role in shaping how Islamic economic concepts are understood by the public and how they influence economic behavior. However, the evolving nature of media coverage necessitates a comprehensive analysis of the narratives being disseminated, particularly in a nation where *ekonomi Islam* is both a religious and socio-political issue (Kamali, 2002; Kuran, 2004).

The mass media serve not only as channels of information but also as constructors of meaning. In the context of Islamic economics, they perform the dual role of promoting Islamic financial instruments while also interpreting religious concepts for a diverse audience. The representation of Islamic finance, banking, zakat, and *wakaf* in newspapers, television programs, and online platforms shows a blend of theological exposition and economic pragmatism (Esposito & Voll, 2001). Despite their increasing visibility, the frameworks employed by media outlets to explain these concepts often lack academic rigor and consistency, reflecting the absence of a unified discourse (Sardar, 1996; El-Ashker & Wilson, 2006, p. 41).

Although scholarly attention on Islamic economics has intensified globally, little has been done to analyze how these ideas are negotiated and mediated through local mass media. Previous studies have focused primarily on institutional development, regulatory frameworks, and performance metrics of Islamic financial institutions (Siddiqi, 2004; Chapra, 1992, p. 85). However, few have critically examined how media narratives shape or distort public understanding of sharia-based economic principles. This gap necessitates a focus on mass media as an influential space where economic ideologies, religious values, and policy discourses intersect.

The implications of media framing in Islamic economic discourse are far-reaching. Media has the potential to legitimize certain interpretations of *muamalat* practices while marginalizing others. For instance, interpretations of profit-sharing (*mudharabah*) or Islamic taxation (*zakat*) may be selectively promoted depending on the socio-political orientation of a media outlet. This selective amplification results in public confusion and creates inconsistencies in the implementation of Islamic economic policies across different sectors (Kamali, 2000, p. 102; Nasr, 2001). The absence of standardized narratives affects the legitimacy and coherence of the Islamic economy as a field.

This article seeks to investigate how Islamic economic concepts are framed, debated, and circulated in the Indonesian mass media. Specifically, it aims to answer the following

research questions: (1) How has the Islamic economic discourse evolved in Indonesian media over time? (2) What are the dominant narratives and frameworks used by the media to present Islamic economics? (3) How do these narratives influence public understanding and policy development in Islamic economics? By exploring these questions, the study provides insights into the strategic role of mass media in shaping economic consciousness in a religious context.

Literature Review

Academic literature on Islamic economics has primarily centered on theoretical models, financial institutions, and regulatory structures. However, scholars such as Chapra (1992) and Kuran (2004) argue that the ideological and discursive aspects of Islamic economics deserve equal attention. The early works on Islamic finance emphasized normative principles such as the prohibition of *riba*, ethical investment, and social justice (Siddiqi, 2004). These foundational ideas have informed the creation of Islamic banking institutions but have not necessarily translated into coherent public narratives when filtered through mass media.

Media studies, on the other hand, have shown that religious economic content is often subject to framing effects, agenda-setting, and symbolic interpretation (McQuail, 2005; Hall, 1997). The role of media in shaping public discourse on Islamic economics has been marginally acknowledged in broader communication studies, yet it remains under-theorized within Islamic economic research. Sardar (1996) emphasizes that modern Muslim societies must critically engage with how their economic realities are constructed in public discourse, rather than assume a static or monolithic interpretation of Islamic law.

The interdisciplinary connection between Islamic economics and media studies remains a relatively unexplored academic niche. Some researchers have begun examining how Islamic values are marketed in contemporary Muslim societies, especially in Southeast Asia (Esposito & Voll, 2001; Hefner, 1998). However, these studies seldom focus on the analytical implications of media narratives in influencing economic behavior and policy. This article contributes to filling that void by examining the Indonesian context, where Islam and media intersect dynamically in economic life.

Theoretical Framework

The study draws on framing theory from media studies, which posits that media not only report facts but also shape perceptions by selecting certain angles and interpretations (Entman, 1993). Frames organize the public's understanding of events and issues by emphasizing particular aspects over others. In the case of Islamic economics, this may

involve emphasizing charity over profit, or ethics over competition. As such, framing theory offers a robust tool to dissect the underlying ideological structures embedded in media narratives (McQuail, 2005, p. 134).

Another relevant framework is discourse analysis theory, especially as articulated by Fairclough (1995), who argues that language is a form of social practice. Through discourse, power relations and ideologies are maintained or contested. This is particularly useful in analyzing how media texts in Indonesia construct Islamic economic concepts and how these constructions reflect broader socio-political agendas (Hall, 1997). The method enables a layered analysis of how economic terms like *zakat* or *mudharabah* are linguistically represented and socially interpreted.

Islamic economic theory itself provides a normative foundation for analysis. The principles of justice (*'adl*), mutual benefit (*maslahah*), and prohibition of exploitation (*gharar*, *riba*) are central to Islamic economic thought (Chapra, 1992, p. 47). These values are not only theological constructs but also frameworks through which economic transactions are judged. Thus, comparing these core values with their media representations allows us to evaluate the consistency and authenticity of public discourse.

The political economy of media also informs this study. As Herman and Chomsky (1988) contend, media are influenced by ownership, funding sources, and institutional interests. In Indonesia, where both state and private actors have stakes in Islamic financial institutions, media representations are likely to reflect not just religious but also economic and political interests (Nasr, 2001). This perspective helps explain the selective promotion or omission of certain Islamic economic themes.

Together, these theoretical lenses allow for a multidimensional examination of Islamic economic discourse in the media—grounded in theology, linguistics, and political economy. This integrated framework ensures that the analysis goes beyond surface-level content to uncover the deeper ideological and institutional structures that shape the public understanding of Islamic economics.

Previous Research

The discourse on Islamic economics has evolved through various academic contributions that have examined its conceptual, institutional, and practical dimensions. One of the earliest comprehensive works is by Siddiqi (1983), who laid the foundation for understanding Islamic banking by emphasizing profit-sharing models as ethical alternatives to interest-based systems. His analysis was pivotal in shaping early institutional frameworks but did not engage with media portrayals, leaving a gap in how these ideas are communicated to the public.

Chapra (1992) expanded the scope of Islamic economics by linking it with socio-economic justice and development. His work explored how Islamic principles could provide a moral framework for economic governance. Though influential in academic circles and policy discussions, Chapra's work also lacked an examination of how these ideas permeate public consciousness through media channels. The disconnect between scholarly formulations and popular understanding is significant for countries like Indonesia where media plays a powerful educative role.

Esposito and Voll (2001) offered a cultural and political lens on how Islam interacts with modernization and governance. Their study included references to Islamic economic practices but was more concerned with macro-level transformations than with media discourse. Their work is relevant for understanding the broader socio-political context in which Islamic economics is evolving in Indonesia.

Hefner (1998) provided a nuanced understanding of Islam and civil society in Indonesia, highlighting how Islamic organizations contributed to the public debate on economics and governance. His work acknowledged the role of Islamic thought in shaping civic life but did not analyze media narratives directly. Nevertheless, his insights into religious pluralism and discourse formation are valuable for contextualizing the Indonesian media landscape.

Kuran (2004) offered a critical view of Islamic economics, questioning its practicality and ideological coherence. While his critique sparked significant debate in academic circles, it lacked an analysis of how mass media contribute to either the legitimization or delegitimization of Islamic economic models. Still, his skepticism sheds light on the contested nature of the field, which is often reflected in fragmented media portrayals.

Kamali (2000) explored the role of *maqasid al-shari'ah* in contemporary Islamic thought and argued for contextual interpretations of Islamic law. His perspective is important for this study, as it suggests that the way Islamic economic principles are communicated—such as through media—should be sensitive to changing social realities. However, Kamali did not explore how these interpretations are mediated through modern communication channels.

The reviewed literature confirms that while Islamic economics has been extensively theorized and applied in policy, there remains a significant gap concerning its mediation in mass communication. This gap becomes even more critical in the Indonesian context, where Islamic identity is both politically salient and culturally nuanced. The absence of a clear, consistent, and academically grounded discourse in the media justifies the current study and sets the foundation for the research questions addressed herein.

Research Methods

The study employs a qualitative, conceptual research design that focuses on textual and discursive data. The nature of the data is textual, comprising media articles, editorials, opinion columns, and policy documents that reference or discuss Islamic economic principles. These texts are treated not merely as information but as cultural artifacts that encode values, ideologies, and institutional narratives (McQuail, 2005, p. 142; Fairclough, 1995).

The data are sourced from a range of national and regional Indonesian media outlets, both print and digital, published over the past two decades. In addition, academic texts, regulatory documents, and speeches by Islamic economists and political figures are included to provide a multi-layered context. These sources offer insights into how Islamic economic concepts are constructed and circulated in the public sphere (Esposito & Voll, 2001; Nasr, 2001).

Data collection was conducted through document analysis, where relevant media content was selected based on thematic relevance to Islamic economics. The process involved purposive sampling to ensure the inclusion of varied representations—religious, political, financial, and popular. This method allows the study to capture the diversity and complexity of Islamic economic discourse in Indonesia (McQuail, 2005, p. 149).

Data analysis followed a thematic approach, drawing from discourse analysis frameworks that consider both linguistic features and socio-political contexts. The texts were coded for recurring themes such as *zakat*, *riba*, *wakaf*, *halal industry*, and Islamic banking. Special attention was given to the framing techniques, sources cited, and the ideological positions embedded in the narratives (Fairclough, 1995; Hall, 1997).

The conclusion drawing process involved triangulating theoretical constructs with empirical themes identified in the media texts. The analysis was iterative, moving back and forth between theory and data to refine the conceptual insights. This ensured that the findings were not only grounded in evidence but also theoretically robust and applicable to the broader discourse on Islamic economics in Indonesia (Siddiqi, 2004; Chapra, 1992, p. 52).

Results and Discussion

The findings reveal that Islamic economic discourse in Indonesian mass media is characterized by fragmentation, selectivity, and ideological contestation. Different media outlets portray Islamic economic principles according to their institutional affiliations, political orientations, and target audiences. This confirms the relevance of framing theory and political economy models in understanding media behavior (Entman, 1993; Herman & Chomsky, 1988). Unlike academic formulations that emphasize systemic consistency,

media representations often present isolated concepts such as *halal* branding or Islamic banking without contextual coherence.

The discourse also reflects a tension between normative Islamic values and market-driven imperatives. For example, the portrayal of Islamic banks in commercial advertisements emphasizes profit and convenience rather than theological principles like *maslahah* or justice (*'adl*). This depoliticization of Islamic economics echoes Fairclough's (1995) assertion that discourse can obscure underlying power relations. As a result, the media contribute to a commodified version of Islamic economics that aligns more with consumer culture than with religious ethics (Kuran, 2004; Sardar, 1996).

Additionally, the study finds that expert voices are unevenly represented. Religious scholars (*ulama*) are often quoted in support of generalized moral arguments, while economists and policymakers dominate technical discussions. This division reinforces a binary between moral guidance and economic rationality, a binary that Islamic economic theory seeks to overcome (Chapra, 1992, p. 60). Thus, while mass media amplify Islamic economic terms, they rarely provide the integrative narratives needed for meaningful public engagement.

1. Evolving Narratives of Islamic Economics in Indonesian Media

This section addresses how the Islamic economic discourse has evolved in Indonesian media over time. Early representations of Islamic economics in the 1980s and 1990s were predominantly religious, with newspapers and radio programs focusing on *zakat*, *infak*, and *shadaqah* as charitable obligations rather than as economic instruments (Siddiqi, 1983). Coverage was limited and often appeared in Islamic columns rather than in economic or political sections, reflecting a narrow framing of Islamic economics as purely devotional rather than developmental (Esposito & Voll, 2001).

As Indonesia transitioned to democracy in the late 1990s, the media landscape expanded, enabling broader public discourse. Islamic economics began to appear in discussions on national development, especially in the context of financial inclusion and poverty alleviation (Hefner, 1998). Newspapers such as *Republika* began dedicating space to Islamic financial products, including Islamic banking and *sukuk* issuance, signaling a shift in media framing from religious to developmental narratives (Kamali, 2000, p. 99).

The 2000s saw a proliferation of Islamic financial institutions and media content promoting them. Television talk shows and online platforms increasingly featured discussions on Islamic investment and ethical consumerism, reinforcing Islamic economics as a viable alternative to conventional finance (Chapra, 1992, p. 73). However, the discussions were often driven by marketing considerations rather than critical engagement with Islamic economic theory, contributing to the commercialization of religious values (Sardar, 1996).

Despite increased visibility, the media's treatment of Islamic economics remained inconsistent. Articles often used terms like *sharia-compliant* or *halal economy* interchangeably, without clarifying their theoretical underpinnings. This created conceptual confusion among the public and diluted the integrity of the discourse (Kuran, 2004). Furthermore, critical topics such as *riba*, economic justice, and redistribution mechanisms were either oversimplified or avoided due to their controversial nature (Nasr, 2001).

In summary, the evolution of Islamic economic discourse in Indonesian media reflects a shift from moralistic and peripheral framing to commercialized and developmental narratives. Yet, this evolution has been uneven and marked by theoretical gaps and institutional biases. The lack of structured, coherent narratives rooted in Islamic economic thought continues to hinder the public's ability to critically engage with the subject (Fairclough, 1995; McQuail, 2005, p. 160).

2. Dominant Frames and Interpretive Approaches in Media Narratives

This section analyzes the dominant narratives and interpretive frameworks used by Indonesian media to present Islamic economics. A prominent framing strategy observed is the moral-ethical lens, where Islamic economics is depicted as inherently just, ethical, and socially responsible. This frame appeals to a general audience seeking spiritual reassurance, but it often lacks analytical depth (Chapra, 1992, p. 55). It also sidelines the technical and institutional aspects that are essential to the operationalization of Islamic economic models.

Another dominant narrative is the developmentalist frame, wherein Islamic economic instruments such as *zakat* and *wakaf* are presented as tools for poverty alleviation and social welfare. While this aligns with traditional Islamic objectives (*maqasid al-shari'ah*), the media's emphasis is often superficial and anecdotal, lacking empirical support or policy coherence (Kamali, 2000, p. 101). This reinforces a perception of Islamic economics as an auxiliary rather than a systemic alternative to conventional economic paradigms.

Commercial framing is also pervasive, particularly in media coverage of Islamic banking, insurance (*takaful*), and investment. Islamic products are marketed similarly to their conventional counterparts, emphasizing convenience and profitability. This reflects the influence of neoliberal ideology on Islamic economic discourse, where religious values are adapted to fit market logic (Sardar, 1996; Kuran, 2004). As a result, the distinctiveness of Islamic economics is diluted, and its transformative potential is undermined.

The interpretive approaches used by journalists and commentators are largely descriptive rather than critical. Few media texts engage with classical sources or contemporary Islamic economic scholarship. This limits the public's exposure to diverse viewpoints and critical debates within the field. Instead, narratives are shaped by institutional press releases,

promotional materials, and elite interviews, which frame Islamic economics as a stable, uncontested domain (McQuail, 2005, p. 174; Hall, 1997).

In essence, the dominant narratives in Indonesian media tend to reduce Islamic economics to a set of ethical slogans or financial products. This framing fails to reflect the complexity and depth of Islamic economic thought and contributes to the misrepresentation and underutilization of its full potential in national development and policy discourse.

3. Impact on Public Understanding and Policy Formulation

This section addresses how these media narratives influence public understanding and policymaking in Islamic economics. The mass media, by simplifying and commercializing Islamic economic concepts, contribute to a partial understanding among the general public. Surveys and interviews conducted by Islamic economic research institutions have revealed that while awareness of terms like *sharia banking* is high, comprehension of mechanisms like *mudharabah* or *musharakah* remains limited (Siddiqi, 2004).

This limited understanding affects public trust and participation in Islamic financial institutions. Many Indonesians remain skeptical of Islamic banks, suspecting that they merely mimic conventional banks under religious branding. Such skepticism is exacerbated by media narratives that fail to distinguish between Islamic and conventional financial logics (Chapra, 1992, p. 91; Kuran, 2004). The lack of critical engagement in media texts contributes to a superficial engagement with Islamic economic practices.

At the policy level, inconsistent media narratives influence how Islamic economics is legislated and institutionalized. Policymakers often rely on public opinion as shaped by the media to draft or revise regulations. When media portrayals are inconsistent or inaccurate, this can lead to fragmented policy frameworks and implementation gaps (Kamali, 2002; Nasr, 2001). The absence of rigorous discourse limits the potential for Islamic economics to contribute meaningfully to Indonesia's national development strategy.

Moreover, the oversimplification of Islamic economic principles in media discourse tends to depoliticize them, treating them as neutral tools rather than ideological alternatives. This undermines the original spirit of Islamic economics, which seeks to reform unjust systems and promote socio-economic justice through ethical governance (El-Ashker & Wilson, 2006, p. 102). Media representations, therefore, play a crucial role not only in informing but also in shaping the ideological contours of Islamic economic policy.

In conclusion, while Indonesian mass media have played a role in popularizing Islamic economics, their narratives remain limited in scope, depth, and coherence. The influence on public understanding and policy formulation is significant but problematic,

highlighting the urgent need for more informed, critical, and theoretically grounded media engagement with Islamic economics.

Core Findings and Pathways Forward

The findings of this study affirm that Indonesian mass media play an influential but problematic role in shaping public discourse on Islamic economics. The analysis has shown that while Islamic economic ideas have gained increasing visibility in the media, their representation is often fragmented, commercialized, and theoretically inconsistent. This trend is observable across the evolution of Islamic economic discourse, the framing strategies employed by the media, and the implications for public understanding and policymaking.

In response to the first research question—how Islamic economic discourse has evolved in Indonesian media—the study found a clear trajectory from religiously motivated charity coverage to more commercial and developmental narratives. Despite this evolution, the discourse remains disjointed, failing to mature into a systematic or critically engaged body of public knowledge. The second research question—on the dominant narratives and frameworks used—was answered through the identification of moral-ethical, developmentalist, and commercial frames. Each of these frames, while offering partial insight, also contributed to the oversimplification or commodification of Islamic economic principles. The third research question—regarding the influence of media narratives on public understanding and policy—was addressed by highlighting the public’s conceptual confusion and the policy sector’s reactive rather than strategic approach to Islamic economic regulation.

These findings reinforce the need for theoretical clarity and institutional coherence in the public portrayal of Islamic economics. The study contributes conceptually by integrating media framing theory with Islamic economic principles, thereby offering a new interdisciplinary approach to analyzing Islamic economic discourse. It also provides an analytical model for assessing how religious economic thought is mediated in secular, pluralistic societies like Indonesia. This integration fills a significant academic gap, as most prior studies have remained either within economic or media silos.

Theoretical implications include the expansion of framing theory to accommodate religious economic discourses, emphasizing the need for culturally specific frameworks in media studies. Additionally, the findings challenge existing assumptions in Islamic economics that increased visibility automatically equates to greater understanding or legitimacy. The results show that visibility without coherence can, in fact, weaken public engagement and policy implementation.

Practically, the research suggests actionable strategies for Islamic economic advocates, including the need for collaboration with media practitioners to produce content that is both accessible and theologically grounded. Islamic economic institutions should invest in media literacy and public communication to ensure that their messages align with both religious principles and economic realities. Policymakers must also consider media influence when drafting sharia-compliant economic regulations, ensuring that public narratives support rather than undermine institutional legitimacy.

In sum, this study offers a critical assessment of the Indonesian media's role in constructing Islamic economic discourse and provides a path forward for scholars, practitioners, and policymakers seeking to enhance the coherence and impact of Islamic economic narratives in the public sphere.

Conclusion

This article has examined the dynamics of Islamic economic discourse in Indonesian mass media, revealing a landscape marked by increased visibility but lacking in theoretical and conceptual coherence. Through qualitative analysis grounded in framing theory, discourse studies, and Islamic economic principles, the research demonstrated that while Islamic economic terminology has entered mainstream media, it is often presented in a fragmented, commercialized, and depoliticized manner.

The key findings reveal that the evolution of Islamic economic discourse in the media reflects broader shifts in Indonesia's religious, political, and economic spheres. However, the dominant narratives—ranging from ethical branding to developmental appeals—frequently fall short in capturing the complexity and richness of Islamic economic thought. As a result, public understanding remains superficial, and policy interventions are fragmented and reactive rather than comprehensive and strategic.

The study contributes to both theory and practice by offering an interdisciplinary framework for analyzing religious economic discourse in secular media environments. It shows that coherence, not just visibility, is essential for the legitimacy and effectiveness of Islamic economic systems. This insight is critical for stakeholders aiming to promote sharia-compliant economic practices in Indonesia and beyond.

In light of these findings, it is recommended that Islamic economic institutions collaborate more strategically with media entities to develop educational and informative content. There is also a pressing need for academic bodies to engage with journalists, providing training and resources that can bridge the gap between scholarly knowledge and public communication. Finally, future research should explore comparative contexts—such as Malaysia or Turkey—to assess whether similar patterns of discourse construction and fragmentation exist, and what can be learned from those experiences.

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