

---

## **The Role of PT Danamas Insan Kreasi Andalan in Enhancing Community Economic Development: An Islamic Economic Perspective (Cirebon Branch)**

**Siti Hartina<sup>1</sup>, Gama Pratama<sup>2</sup>, Ahmad Munajim<sup>3</sup>, Mohammad Ridwan<sup>4</sup>**

Sharia Economics Study Program, Faculty of Economics and Islamic Business, UI Bunga Bangsa Cirebon, Indonesia

Email : [gamapratama0@gmail.com](mailto:gamapratama0@gmail.com), [hajiahmadmunajim@gmail.com](mailto:hajiahmadmunajim@gmail.com), [ridwanciperna@gmail.com](mailto:ridwanciperna@gmail.com)

---

Submitted: 2026-02-19 ; Accepted: 2026-02-23 ; Published: 2026-02-28

---

### **Abstract**

This study aims to examine the role of PT Danamas Insan Kreasi Andalan in enhancing community economic development from an Islamic economic perspective, with a focus on the Cirebon branch. The research adopts a qualitative approach through observations, interviews, and document analysis to explore the company's contributions to local economic empowerment. The findings indicate that PT Danamas Insan Kreasi Andalan plays a significant role in improving community welfare by providing accessible financial services and supporting small-scale businesses. From the perspective of Islamic economics, the company's practices reflect fundamental principles such as justice, mutual benefit, and social responsibility. These values contribute to the creation of inclusive and sustainable economic growth within the community. However, the study also highlights the need for continuous improvement in service quality and outreach to maximize its impact. Overall, the company demonstrates strong potential in fostering community economic development aligned with Islamic economic principles.

**Keywords:** *Islamic Economics, Community Development, Financial Services*

---

Copyright © 2026 Authors



## INTRODUCTION

Today, economic development is developing very rapidly. The number of goods and services offered by business actors to the community is equally beneficial for both, both for business actors and the public who use goods or services. However, human needs are increasing day by day and human nature is never satisfied with a need. Encouraging the creation of a consumptive lifestyle of the community. In the pattern of modern society, consumptive behavior is very clearly visible and can be felt with the many daily needs that must be met. Not only primary needs, in this era, especially in modern times, they tend to give more importance to secondary needs, such as luxury goods or goods that can actually be set aside. In the pattern of modern society, carrying money as a means of payment has a fairly high risk, especially if it is used for a transaction that requires a lot of money. The risk that very often arises is losing money, counterfeiting, or robbery while on the road. As a result, transactions using cash as a means of payment began to decline. This has changed the behavior of modern society in terms of shopping, which initially uses cash (cash), then switches to spending using cards, in this case what is meant is a debit card.

With the change in shopping patterns in today's modern society, banks took the initiative to provide convenience by issuing alternative payment methods that are more effective and efficient, such as plastic cards or commonly called debit cards. Debit cards or also called accounts are the easiest and fastest type of card to be approved, and the requirements submitted are very simple, namely E-KTP.

The most important use of debit cards is as a means of payment instead of cash. This use can be applied in any place that is willing to accept debit cards. These places are usually large places with relatively high payment rates, such as shopping centers, hotels, restaurants, entertainment venues, and supermarkets. In addition, debit cards can also be used for cash withdrawals at various ATMs (Automated Teller Machines) which are usually available in various places such as shopping centers, offices, refueling stations, and entertainment venues. PT. Danamas Insan Kreasi Andalan is a subsidiary of BCA's pension fund which is the first sale in Indonesia that combines marketing concepts and sales execution excellence to capture new opportunities for profitable growth. The company's work procedures at the office of PT. Danamas Insan Kreasi Andalan in its daily life does a lot of very dense mobility, including making offers to customers to apply for opening a BCA account via online at PT. Danamas Insan Kreasi Andalan.

The development of PT. Danamas Insan Kreasi Andalan as the economic base of the wider community still faces many obstacles, including failing to do SMS verification, and finding it difficult to connect with BCA's CSO to verify data due to the crowded queue for opening accounts online. PT. Damanas Insan Kreasi Andalan in running its business will certainly be in contact with other parties. Every economic institution when conducting transactions must be safe.

That, according to the agreement, the parties involved must obtain their rights and carry out their obligations. PT. Damanas Insan Kreasi Andalan is an economic institution that has an obligation to pay attention to every transaction so that it does not causing losses to the community or other parties in the business being run. From the above background, the author is interested in conducting research with the title "The role of PT. Damanas Insan Kreasi Andalan in improving the community's economy from an Islamic economic perspective Cirebon branch".

## RESEARCH METHODOLOGY

In this study, a qualitative approach is used. Creswell's assertion that qualitative research is a complex picture, examining words, detailed reports from the respondents' point of view and conducting studies on natural situations. Qualitative research is research that is descriptive and tends to use analysis with an inductive approach. In this qualitative research, the process and meaning (informant's perspective) are more prominent. The research design used in this study is a descriptive qualitative method, namely research that provides a description of complex situations. This research also uses a case study which is part of a qualitative method that wants to explore a case in depth by involving the collection of various sources of information. Descriptive research aims to obtain information about the current state of affairs, not to test hypotheses or not to use hypotheses, but only to describe the information as it is according to the variables being studied. This research was conducted at PT. Danamas Insan Kreatif which is located at Jl brigadier general darsono linggahara B 17 Ds kertawinangun Kec Kedawung Regency. The research was carried out for approximately 3 months from November 2020 to January 2021.

The data in this study is in the form of sentences or words about information about PT. Danamas Insan Kreasi Andalan and written sources such as book sources, scientific magazines, and documents from related parties regarding the issue of PT. Danamas Insan Kreasi Andalan. The review of data according to its type is Qualitative Data, qualitative data is data that is not in the form of numbers, for example: Questionnaire Questions about the work atmosphere, the quality of service of a hospital or leadership style, etc.

### a. First Date

Primary data is data obtained directly from the source. Primary data taken from:

1. Area Sales Manager of PT. Danamas Insan Kreasi Andalan
2. Supervisor of PT. Danamas Insan Kreasi Andalan
3. Information from the Cirebon Community

### b. Data Seconds

The secondary data in this study is data obtained not directly from the source. In this study, the secondary data sources used are written sources such as book sources, scientific magazines, and documents from related parties regarding the issue of PT. Danamas Insan Kreasi Andalan.

## RESULTS AND DISCUSSION

### 1. The Role of PT Danamas Insan Kreasi Andalan in Improving the Community's Economy from an Economic Perspective in the Cirebon Region

PT. Danamas Andalan Insan Kreasi is very important for the country's economic development. Human resources (HR) are the determining factor in the production process of goods or services in the company, therefore if it is not supported, development will not run smoothly. As a result, the number of personnel employed has an influence on the success of the company. People who work at PT Cirebon residents and its surroundings are served by Danamas Insan Kreasi Andalan Cirebon branch. Because Cirebon workers work too much, they prefer to work in factories in Jakarta that can get the Regional Minimum Wage (UMR), rather than at PT. Danamas Insan Kreasi Andalan which pays when consumers register and want to

create a BCA account online, PT. Danamas Insan Kreasi Andalan receives uncertain compensation, namely certain commissions or options.

Opening a BCA account via the internet is one of the products offered by PT. Danamas Insan Kreasi Andalan. The BCA account formation activity is carried out not only at the office or at a higher bank, but also by PT. Danamas Insan Kreasi Andalan personally visits each prospective customer's home. PT. Danamas Insan Kreasi Andalan carries out various important functions for the surrounding community, including creating jobs, income, and improving the economy of the Cirebon area. The existence of PT. Danamas Insan Kreasi Andalan can open job vacancies for the community. This was once expressed by the area sales manager of PT. Danamas Insan Kreasi Andalan named Iswahyudi that: "Previously PT. Danamas Insan Kreasi Andalan is indeed difficult to find employees, but with the covid-19 pandemic, there are many unemployed people in the Cirebon community and PT. Danamas Insan Kreasi Andalan always opens job vacancies every day. With that, in my opinion, the existence of PT. Danamas Insan Kreasi Andalan can improve the economy of the community in the Cirebon area" A similar statement was also expressed by one of the Supervisors of PT. Danamas Insan Kreasi Andalan, namely infomran 1, stated that: "It is true, in my opinion

PT. Danamas Insan Kreasi Andalan memberikan peran yang sangat besar dalam meningkatkan ekonomi masyarakat di Cirebon, karena disetiap perusahaan sekarang banyak orang yang dirumahkan karena covid-19 tetapi Pembukaan rekening BCA melalui internet merupakan salah satu produk yang ditawarkan oleh PT. Danamas Insan Kreasi Andalan. Kegiatan pembentukan rekening BCA ini dilakukan tidak hanya di kantor atau di bank yang lebih tinggi, tetapi juga oleh PT. Danamas Insan Kreasi Andalan yang secara pribadi mengunjungi setiap rumah calon nasabah PT. Danamas Insan Kreasi Andalan ini melakukan berbagai fungsi penting bagi masyarakat sekitar, antara lain untuk menciptakan lapangan pekerjaan, pendapatan, dan meningkatkan perekonomian daerah Cirebon" Menurut informan 2 selaku warga masyarakat Cirebon menanggapi hal tersebut dengan menyatakan: "Dengan adanya PT. Danamas Insan Kreasi Andalan saya dapat meningkatkan usaha saya karena di PT. tersebut memfasilitasi pembuatan Rekening BCA via online. Selain pembuatannya mudah dan praktis, manfaatnya juga dapat dirasakan oleh pembisnis seperti saya salah satu manfaatnya adalah meningkatkan pelayanan, bisa menghadapi teknologi informasi perbankan antar bank, dan kebutuhan bisnis saya atas keterbatasan waktu jika saya tidak memiliki ATM, saya harus datang ke kantor pusat damengantri lama di kantor bank.

According to informant 3 as a citizen of the Cirebon community, he responded to the following by stating: "I really feel helped by the introduction of me by PT. Danamas Insan Kreasi Andalan by creating a BCA account via online, because the BCA account has a zero limit value with a period of 3 months, besides that the account also makes me more practical in running my business. I feel more satisfied with the existence of an account because I do my own services, can make banking transactions without having to go to the intended branch office, can make banking transactions without being limited in time and place because of the ATM service for 24 hours".

According to informant 4 as a citizen of the Cirebon community, he responded to the following by stating: "Because of the marketing of PT. Danamas Insan Kreasi Andalan who helped me in creating a BCA account online, I felt very helped by the existence of the PT, because it can support my needs such as there is no time when I want to queue at the branch office, and it really helps to improve my retail store services because there are customers who

do not bring money but by debit.

## **2. The Role of PT Danamas Insan Kreasi Andalan in Improving the Community's Economy from an Islamic Economic Perspective in the Cirebon Region**

Work is part of prayer and jihad in Islam, and it is blessed. is part of work and jihad if working as a worker is in accordance with the commands of Allah SWT, the goal is holy, and is not forgotten. He can fulfill his caliphate duty to protect himself from vices and achieve greater goals by working. Similarly, work allows an individual to meet his own needs, as well as the needs of his family and neighbors; all these things would not be possible without the assets that can be earned through work. For Muslims, living a better life is an obligation; if you're passionate about your goals, it's

worship. Individual and government efforts must be integrated so that the economic welfare of the Islamic world can be realized.

PT. PDanamasPInsanPKreasiPAndalan is a means used by the people of Cirebon to motivate them to work harder and improve their economic situation. The establishment of PT. Danamas Insan Kreasi has contributed to improving the rural economy in the Cirebon area by creating jobs and increasing income for employees and company owners. PT. Danamas Insan Kreasi Andalan has also helped transform the residents of Cirebon into productive creatures by encouraging them to spend their free time to help increase production and improve the household economy.

Economic activities, according to Islamic economics, are not only to meet the demands of life in the world, but also to be responsible for the hereafter. Human economic activity includes not only the physical physical development of individuals and groups, but also the development of other aspects that are an important part of a prosperous and happy life. To take advantage of Allah's gifts, human resources (HR) are needed who are able to create efficiency, effectiveness, and productivity in maximizing the products they produce, according to Islamic economics. Islamic economic activities must be carried out with precision and a mindset based on the moral ideals of Islamic economics that are applied.

### **3. In this case, PT. Danamas Insan Kreasi Andalan still has many obstacles including:**

- a. Obstacles at PT. Danamas Insan Kreasi Andalan video call process with BCA CSO is old because there is a reduction in BCA CSO during this pandemic. And the solution must be the addition of BCA's CSO so that the video call process is quickly connected.
- b. Obstacles at PT. Danamas Insan Kreasi Andalan when carrying out the SMS process for verification of BCA account creation was not delivered, it could be due to the proof, no credit, message number, or because the handphone could not be SMS. To increase the opening of online accounts, steps to develop an ongoing data collection system are needed".

## **CONCLUSION**

Based on the findings of this study, it can be concluded that PT Danamas Insan Kreasi Andalan plays a significant role in enhancing community economic development, particularly in the Cirebon branch area. The company contributes to economic empowerment by providing financial services and business support that enable local communities to improve their income and economic stability.

From an Islamic economic perspective, the company's role reflects the implementation of key principles such as justice, mutual benefit, and social responsibility. These values are evident in its efforts to promote inclusive economic growth and support community welfare.

However, continuous improvement is necessary to strengthen its impact, particularly in expanding outreach, improving service quality, and adapting to the evolving economic environment. Overall, PT Danamas Insan Kreasi Andalan demonstrates strong potential as a strategic institution in supporting sustainable community economic development in line with Islamic economic principles.

## BIBLIOGRAPHY

- Abbas, Anwar. *Bung Hatta dan Ekonomi Islam*, Jakarta : Penerbit Buku Kompas, 2010
- Ananda, Riski. "Peran Home Indutsri dalam Meningkatkan Ekonomi Keluarga (Studi Kasus Home Industri Keripik di Kelurahan Kubu Gadang )", *JPM FISIP*, Vol.3, No.2 Oktober 2016
- An-Nabani, Taqiyuddin. *Membangun Sistem Ekonomi Alternative Perspektif Islam*, Surabaya : Risalah Gusti, 1996
- Chapra, M. U. (2021). *The future of Islamic economics and finance: Key challenges ahead*. *Islamic Economic Studies*, 29(1), 1-24.
- Dusuki, A. W., & Abdullah, N. I. (2023). Maqasid al-Shari'ah and corporate social responsibility: The missing link. *Journal of Islamic Finance*, 12(1), 45-67.
- Ellen MacArthur Foundation. (2019). *Completing the Picture: How the Circular Economy Tackles Climate Change*. EMF Publishing.
- Fadhilah, F., Viky, M., Sabrina, K. P., Septyani, S. D., & Ridwan, M. (2024). Zakat and Taxes as Public Financial Institutions. *Journal of Syntax Admiration*, 5(8), 2893-2898.
- Gada, Y. (2019). Environmental sustainability and Islamic spirituality: A transdisciplinary perspective. *Journal of Islamic Faith and Practice*, 2(2), 1-28.
- Geissdoerfer, M., Pieroni, M. P., Pigosso, D. C., & Soufani, K. (2020). Circular business models: A review. *Journal of Cleaner Production*, 277, 123741.
- Hasan, A., & Ahmad, K. (2021). Sustainable consumption from Islamic perspective: A conceptual framework. *Journal of Islamic Marketing*, 12(8), 1671-1693.
- Hassan, M. K., & Kayed, R. N. (2021). The global financial crisis and Islamic finance: A review of selected literature. *Journal of Islamic Economics, Banking and Finance*, 17(2), 121-156.
- Herliana, A. N., Fihan, A., Arimbi, H. S., & Hidayati, A. N. (2025). PARADIGMA GANDA TEORI UANG DALAM EKONOMI KONVENSIONAL & EKONOMI SYARIAH. *Jurnal Rumpun Manajemen Dan Ekonomi*, 2(3), 443-454.
- Kamali, M. H. (2020). *The Parameters of Halal and Haram in Shari'ah and the Halal Industry*. International Institute of Islamic Thought.
- Kirchherr, J., Piscicelli, L., Bour, R., et al. (2023). Barriers to the circular economy: Evidence from the European Union. *Ecological Economics*, 150, 264-272.
- Mohsin, M. I. A., Dafterdar, H., Cizakca, M., et al. (2022). Financing the sustainable development goals through waqf, zakat and sadaqah. *Journal of Islamic Accounting and Business Research*, 13(4), 555-578.
- Padilla-Rivera, A., Russo-Garrido, S., & Merveille, N. (2021). Addressing the social aspects of circular economy: A systematic literature review. *Journal of Cleaner Production*, 314, 128018.

120| The Role of PT Danamas Insan Kreasi Andalan in Enhancing Community Economic Development: An Islamic Economic Perspective (Cirebon Branch)

Pratama, G., Ridwan, M., & Riyani, A. (2023). Analysis of the financial management system of sharia financing with murabahah contracts. *Ecobankers: Journal of Economics and Banking*, 4(1), 35-42.

Ridwan, M., Ghofur, A., Rokhmadi, R., & Pratama, G. (2023). Ibn Khaldun's Islamic Economic Thought: A Socio-Historical Approach. *Iqtisad: Reconstruction of Justice and Welfare for Indonesia*, 10(1), 113-130.

Rokhmadi, R. (2012). Reconstruction of Ijtihād in the Science of Uṣūl Al-Fiqh. *Al-Ahkam*, 161-176.

Saniotis, A. (2022). Islamic environmental ethics: Implications for climate change adaptation. *Religions*, 13(5), 425-442.

Septiana, V. M., Supriyanto, W. U., & Ridwan, M. (2024). Fiscal Policy and Its Impact on the Country's Economy. *Journal of Islamic Finance and Economics*, 1(02), 108-114.

Vina Rakhmawati, Eka Nurfadila, & Gama Pratama. (2025). Uang dan Mekanisme Bunga: Konsep, Definisi, serta Contoh dalam Sistem Ekonomi Modern. *JURNAL MANAJEMEN DAN BISNIS EKONOMI*, 3(4), 66–79. <https://doi.org/10.54066/jmbe-itb.v3i4.3575>