

ABSTRACT

This study aims to understand the existence of da'wa values contained in annual report of Islamic banks, to analyze the ways in which Islamic banks expressing da'wa values in its annual report, and to analyze the depth of da'wa values contained in the annual report of Bank Muamalat Indonesia and Bank Syariah Mandiri.

This study is qualitative research with a semiotic approach. Da'wa values contained in the annual report of Bank Muamalat Indonesia and Bank Syariah Mandiri were analyzed using semiotic approach.

The results of this study show that the da'wa values were found in both of Islamic banks annual report. The content of da'wa value expressed via text and images. The results of this study also show that BMI's annual report contains more da'wa values than in BSM's annual report. Furthermore, this study concludes that Islamic banks actually expressed spiritual reality so that make them different from the other bank's annual report that focuses only on economic reality.

Keywords: da'wa values, Islamic banks, sharia enterprise theory, semiotic analysis, Bank Muamalat Indonesia, Bank Syariah Mandiri.