

## Analysis of Public Perceptions About Islamic Banking Case study in Sekamis Village

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### Abstract

*The development of Islamic banks is now progressing no less than conventional banks. Conventional banking is more known as interest rate system while Islamic banking adopts profit sharing system. The problem facing Islamic banking today is that the public's knowledge of Islamic banking is still low due to the existence of conventional banking products, so Islamic banking is still viewed by eyes. The purpose of this study was to find the local community's perception about Islamic banking in Sekamis village, Cermin Nan Gedang district, the capital city of Sarolangun. The research method used is a qualitative field study with a descriptive research approach. The results show that the respondents' level of knowledge about Sharia banks in Sekamis village is not good. Most of the public does not know and it is often difficult to distinguish between a Shariah bank and a regular bank, not only in terms of contracts but also in terms of products, systems and benefits. Generally, if the public knows about it, then the public will be interested in becoming a customer of Sharia banks as they are based on Islamic Sharia principles. And the community only knows about the existence of Islamic banks, but people do not understand the details of Islamic banks. However, only some people understand Islamic banking, and there are also people who do not understand Islamic banking at all. Most people do not know what products are available in Islamic banks. The lack of understanding of the community in Sekamis village is due to the lack of information obtained and the lack of access of Islamic banks in conducting socialization in the village.*

*Keywords: Perception, Understanding, Society, Sharia Banking*

### INTRODUCTION

Banking is an institution that plays an important role in helping people's activities in a country, especially Indonesia which is currently developing. The main task that can be carried out by banking institutions is to collect and channel funds from the public efficiently. With his duties as an intermediary for parties who have excess or lack of funds, so that they can provide great benefits to the community, and can provide freedom in choosing between conventional and Islamic bank products (Susia, 2019).

According to (Romdlan and Toha, 2021) The development of Islamic banking in Indonesia is currently increasing quite rapidly. However, when viewed from its current development, it is not far behind the development progress of conventional banks. The proof is that there are many Islamic

banking institutions, both on a micro and macro scale. The emergence of Islamic banking is part of the growth and development of people's economic activities and requires institutions with Islamic nuances to be responsible for managing their money to create conditions conducive to economic activity which is far different from usury.

Islamic banks are banks that have different functions from conventional banks. Islamic banks have their own characteristics, namely they do not receive or pay interest fees to their customers, but only receive or provide fees with a profit sharing system mechanism and related rewards, but use an agreed contract. The basic concept of Islamic banking based on the Qur'an and Hadith and Islamic banking products should not conflict with the Al-Qur'an and Hadith of the Prophet Muhammad SAW (Sumar'in (2012).

In terms of institutional structure, Islamic banks already have a Sharia Supervisory Board (DPS) whose function is equivalent to a commissioner. This DPS is the same as the National Sharia Council (DSN) which is under the auspices of the Indonesian Ulema Council (MUI), its main task is to oversee the performance of Islamic banks so that they remain competent in terms of sharia operations and business. Islamic banks are divided into three, namely, the first is a Sharia Commercial Bank, the second is a Sharia Business Unit, and the third is an Islamic People's Financing Bank.

Meanwhile, according to Law no. 21 of 2008 concerning Islamic Banking, Islamic Commercial Banks are banks that in all their activities provide services through cross-payment channels. Meanwhile, Islamic People's Financing Banks are banks that do not provide services through cross- payment channels in each of their operations. And sharia business units are work units of ordinary commercial bank head offices that function as head offices or units that carry out business activities based on sharia principles (Law Number 21 of 2008 concerning Sharia Banking)

With the existence of tertiary institutions that open Islamic banking study programs, it is expected to be a support in improving management mechanisms and operational systems so that the existence of Islamic banking is maximized in providing convenience in terms of service, both with information technology innovation, increasing human resources and improving management. So that later the existence of Islamic banking is able to compete well with conventional banks.

In general, people often have difficulty distinguishing between contracts in Islamic banking and services in conventional banking (Wahyuni, 2017), so that some people still think that there is no difference between Islamic banking and conventional banking (Public Perception of Islamic Banking) Page all - Kompasiana.com). Where during its implementation, the national Islamic banking system often encounters a number of obstacles, especially at the level of human resources who have good expertise in their fields in the world of Islamic banking and there is still very little awareness of Islamic banking. (Al Arif, 2012) Factors in the expansion of the Islamic banking

network are also less thoroughly spread, and also in terms of marketing strategy it can still be said to be less innovative.

This relevant research includes a systematic description of the results of previous research (previous research) on the problem to be studied. This research will focus strongly and show that the issues discussed have not been studied or are different from previous research. For this reason, it is necessary to carry out a critical review of the results of previous research in this section to determine where the research will be carried out differently

Research conducted by Sari. et al in 2022 entitled "Community Understanding of Sharia Banking (Case Study in Baru Hinai Village, Langkat Regency" in 2022. The results of this study are that the community's understanding of Islamic banking in Baru Hinai Village, Langkat Regency is a community that only knows the existence of Islamic banks but do not understand in detail Islamic banks (Sari, Yusri and Alam, 2022).

The fundamental difference in this study lies in the respondents, in this study the respondents came from Desa Baru Hinai, while in this study the respondents came from Sekamis Village. Based on the background above, this study examines the perceptions of residents of Sekamis Village, Kec.Cermin Nan Gedang, Kab.Sarolangun regarding Islamic banking. Furthermore, this study will describe some of the obstacles faced by the community in understanding the Islamic banking system.

## **LITERATURE REVIEW**

### **Perception**

Perception as the process of how one selects, organizes and interprets information inputs to create a meaningful overall picture. Meanwhile Robbins (2003) in the journal of psychology (2009) describes perception in relation to the environment, namely as a process in which individuals organize and interpret their sensory impressions in order to give meaning to their environment.

Perception means analysis of how to integrate our application of things around the individual with existing impressions or concepts, and then recognize the object. To understand this, an example will be given as follows: a new individual encounters a fruit that we did not recognize before, and then someone tells us that the fruit is called mango. The individual then closely observes and studies the shape, taste, etc., of the fruit. Then the concept of mango arises in the mind (memory) of the individual. On other occasions, when encountering the same fruit, the individual will use the impressions and concepts we already have to recognize that what we see is a mango (Taniputera, 2005).

### **Islamic Bank**

Banks have a very important role in improving the economic and social welfare of the country's population, and Islamic banks can be an alternative in achieving this goal. Islamic banking requires a legal basis for its operations in order to make the maximum possible contribution to the national economy. Therefore, on July 16, 2008, the government passed Law Number 21 of 2008 concerning Islamic Banking.

Banks are also financial institutions that are very important for economic and trade activities. According to the definition of a bank, this financial institution can collect funds from the public and distribute funds directly to the public. In general, the function of a bank is to connect (mediate) those who have excess funds (depositors) and those who do not (debtors). Banking financial institutions are not allowed to carry out business activities outside of their main activities, namely monetary. In the (general) form of banking, money is a commodity (tradable commodity). Banks buy money from depositors and resell the money to people who need funds (debtors).

Islamic banks are banks that carry out their activities based on sharia principles and according to their types consist of sharia commercial banks and sharia banks that finance the people. From experience and research it is known that Islamic banks have different characteristics from traditional banks, so Law no. 7 of 1992 concerning banking clarified by Law no. 10 of 1998 amended Law no. 7 of 1992 concerning banking.

It is hoped that this law can guarantee legal certainty for stakeholders (owners/stakeholders), give public confidence in the use of sharia banking products and services, guarantee the implementation of sharia principles, the principle of reliability of sharia banks, and especially mobilize funds from other countries that require bank regulation. sharia in a separate law individual process in interpreting, organizing and giving meaning to the stimulus that comes from the environment in which the individual is located which is the result of the learning process and experience. In terms of perception, there are two important elements, namely interpretation and organization. Interpretation is an effort to understand the individual's information obtained

The development of Islamic banking in Indonesia is currently increasing quite rapidly. However, when viewed from its current development, it is not far behind the development progress of conventional banks. The proof is that there are many Islamic banking institutions, both on a micro and macro scale. As for According (Romdhan and Toha, 2021). The emergence of Islamic banking is part of the growth and development of people's economic activities and requires institutions with Islamic nuances to be responsible for managing their money to create conditions conducive to economic activity which is far different from usury.

Then in line with Sumar'in (2012). Said the basic concept of Islamic banking based on the Qur'an and Hadith and Islamic banking products must

not conflict with the Al-Qur'an and Hadith of the Prophet Muhammad SAW. Islamic banks are banks that have different functions from conventional banks. Islamic banks have their own characteristics, namely they do not receive or pay interest fees to their customers, but only receive or provide fees with a profit sharing system mechanism and related rewards, but use the agreed contract.

### **Previous Researchs**

Thoah (1993) in his journal argues that perceptions generally occur due to two factors, namely internal factors and external factors. Internal factors come from within the individual, for example attitudes, habits, and will. While external factors are factors that come from outside the individual which includes the stimulus itself, both social and physical.

External factors are information obtained from outside that is conveyed properly. as for information. According to Wied Harry, this information will affect his understanding. Even if someone has a low level of education, if they get good information from various media such as TV, radio or newspapers, it can increase one's understanding (Septiyan Irwanto., 2015), also explained by Robbins (2003) that even though individuals look at the same object, they can perceive it differently. There are a number of factors at work to shape and sometimes distort perception. Therefore, individual perceptions and judgments of a person will be quite a lot influenced by assumptions made about that person's internal state (Robbins, 2003). Then a person's reference includes all groups that directly or indirectly influence the attitude or behavior of that person. (Septiyan Irwanto, 2015)

Then Triyuwono (2001) states that it is not appropriate if sharia-based companies are run with profit oriented or stockholder oriented. The organization is a trustworthy metaphor for the creation of humans as khalifatul fil ardh. According to shariah enterprise theory, the organization is a metaphor for a bank in the form of sharia, so that the organization should be managed to optimize Islamic principles (Triyuwono 2001). As for this matter, it is very relevant to social Islamic banking, one of its functions is to socialize to the public about usury. According to Handoyo, Triyuwono, and Mulawarman (2019) shariah enterprise theory directs social functions in distribution to the environment around the company, not only limited to parties who contribute to the company.

Although Islamic banks have a commercial function, the law has explained that Islamic banks also have a social function (President of the Republic of Indonesia 2008). This social function causes the stakeholders of Islamic banks to become wider. So that Islamic banks must provide accountability to parties related to the social function of Islamic banking, for example donors, muzaki, nazir, customers and the surrounding community. This is different from entities that only have a commercial function so that they

tend to only serve key stakeholders who are directly related to the company's profitability. A. Y. Nasution and Qomaruddin 2015).

Factors that can affect people's understanding include: First, knowledge. According to Endang Saefuddin Anshori, science is an effort to understand humans who are arranged in a system related to reality, structure, parts and laws of the things studied (nature, humans, and religion) related to intellect. . by feeling able to access the truth that the truth is verified, studied, and tested experimentally (Rusuli and Daud, 2015)..

## RESEARCH METHOD

This type of research is descriptive qualitative by conducting field research techniques to specifically describe and answer questions regarding phenomena that occur in society (Lexi J. Moleong. (2012). The data source in this research is the data source primary and secondary data sources Sampling technique using purposive sampling technique (Sugiyono. (2012). Data collection techniques using observation, interviews, and documentation. Data analysis process through data reduction, data presentation, and reporting.

## RESULT AND DISCUSSION

The first research result found was the perception of understanding of the people of Sekamis Village, Cermin Nan Gedang District, Sarolangun Regency regarding Sharia Banking. Here, the role of Islamic banks must be developed in formulating several systematic strategies in maximizing their best service if Islamic banks want to grow and expand their customer reach from year to year. Islamic banks are financial institutions that are required to provide the best service to their customers. Whether it's people who will become potential customers by providing understanding to the public to encourage people to leave conventional banks and switch to using Islamic banks as financial institutions. This understanding is important because understanding is the ability to explain and interpret something.

Then conducted interviews with the people of Sekamis Village, who are predominantly Muslim, to find out the factors that influence everyone's perception of the community's understanding of Islamic banking. Researchers took informants from each hamlet 1 person. According to Mr. Thamrin, who is the head of Sungai Cold Hamlet in Sekamis Village, he said:

*"I know that Islamic banks exist, but I am not interested in saving there, because in my opinion Islamic banks are the same as conventional banks. I also don't know what the mechanisms, systems and products are. Moreover, sharia banks have never socialized or promoted to this village because the office is quite far, approximately 2 hours drive, coupled with the conditions around the road to this village, which is quite extreme, through a road surrounded by hills which might make it difficult for the bank to visit here. So I save at a bank other than an Islamic bank and have no interest in saving at an Islamic bank because I don't know."* (Mr. Thamrin, Personal Communication, 28 July 2022)

That way Mr. Thamrin knew about the existence of Islamic banks, but he did not save at Islamic banks. Mr. Thamrin's reason for not saving at an Islamic bank is because he thinks that Islamic banks are the same as conventional banks, only the terms used are different. Pak Thamrin only knows that Islamic banks are Islamic banks, but he does not understand Islamic banks, both the mechanism and the operating system. Mr. Thamrin also does not know what products and services are offered by Islamic banks, and Mr. Thamrin has never seen an Islamic bank carry out promotions or socialization in Sekamis Village. Mr. Thamrin is also less interested in saving in Islamic banks because he knows nothing about Islamic banks and lacks information about Islamic banks which is supported by the existence of conventional bank services that can reach villages, including using Brilink services because he has been a customer of the bank for a long time .

The results of the next interview with Mr. Sopian,

*"Yes, I know that there are Islamic banks, but I also know what products, services, and systems are in these Islamic banks. For promotional services, it doesn't even seem to have reached this village. So I am not interested in moving banks from BRI banks to Sharia banks because BRI banks are closer and reach their presence in our village with Brilink"* (Mr. Sofyan, Personal Communication, 28 July 2022)

As a result of information from Mrs. Ari, who is a housewife, "I've heard of Islamic banks, but I don't understand that. It seems the same as the other banks. there is no socialization and promotion to the community. Ibu Ari had heard about the existence of an Islamic bank but was not interested in keeping her savings in an Islamic bank. Ari does not save at an Islamic bank because she does not know anything and does not understand what an Islamic bank is and the products and services available at an Islamic bank. Apart from that, the reason is because according to Mrs. Ari, an ordinary bank or commercial bank is the same as an Islamic bank, like a bank, and there is no difference between the two banks. Ari has also never seen an Islamic bank carry out promotions or outreach. (Ari's mother, Personal Communication, July 28, 2022) According to Mas Yuda who is a student. he said,

*"I know and have heard of Islamic banks, but I don't understand what the products are. There is no promotion and outreach by Islamic banks. I want to save money in an Islamic bank because there is no interest. I now save at BRI bank."* (Yuda, personal communication, 28 July 2022)

Mr Yuda knows and has heard of Islamic banks but does not fully understand what Islamic banks are or what products are available at Islamic banks. Mas Yuda also explained that no Islamic bank had ever conducted outreach or outreach to the public, so many did not know what an Islamic bank was. Mas Yuda was also asked whether there is any benefit in saving at an Islamic bank. The response from Mas Yuda was that there was a desire to save in an Islamic bank because there were no interest rates, and currently Mas Yuda is a customer of an ordinary bank member, namely BRI bank.

Results of interviews with Mrs. Khairunnisa who is a teacher and a conventional bank customer. he said,

*"Yes, I know about Islamic banks and don't save there, and I also don't understand that. I am interested in saving money in Islamic banks because I heard that Islamic banks are free from what is called interest, and interest is usury. I hope there will be outreach and promotion by Islamic banks to the people in Sekamis Village, even though the place is in the city. If it can be expanded, so that many people save in Islamic banks."* (Ms. Khairunnisa, personal communication, July 28, 2022)

She does not save her money in Islamic banks but Mrs. Khairunnisa only knows that there is no interest for islamic banks. Mrs. Khairunnisa also does not really understand Islamic banking, both the operating system and the mechanism for the existence of Islamic banks. Furthermore, Mrs. Khairunnisa was also completely unfamiliar with the products and services offered by Islamic banks and when asked if she was interested in saving money at an Islamic bank, she said yes because she knew that Islamic banks operate without interest and interest. make usury loans. Mrs. Khairunnisa hopes that Islamic banks can carry out promotions as well as explain and expand access to Islamic banks for Sekamis villagers because access to Islamic banks is far away and located in cities and helps them understand Islamic banks.

People understand Islamic banks and are interested in saving in Islamic banks which are influenced by three factors such as Perceived Perpetrators, Objects or perceived and the context of the situation where the perception is made even though in reality the same situation and stimulus can be perceived differently by everyone. So the various perceptions of citizens about Islamic banks are why they rarely save and know information about the existence of Islamic banks. This is due to the distance that is difficult to access or very far from the countryside, in contrast to conventional banks which now reach the countryside. Then the lack of socialization or features, advertisements that can promote the existence of these Islamic banks

### **Factors Influencing Perceptions of Islamic Banks**

Thoah (1993) in his journal argues that perceptions generally occur due to two factors, namely internal factors and external factors. Internal factors come from within the individual, for example attitudes, habits, and will. While external factors are factors that come from outside the individual which includes the stimulus itself, both social and physical.

Robbins (2003) explained that even though individuals look at the same object, they can perceive it differently. There are a number of factors at work to shape and sometimes distort perception. These factors from: a. Perceiver b. Objects or perceived c. The context of the situation in which the perception is made In contrast to the perception of an inanimate object such as a table, machine or building, the perception of an individual is a conclusion based on that person's actions. Non-living objects are subject to natural laws but do not have beliefs, motives or intentions like those of humans. As a result,



individuals will try to develop explanations for why they behave in certain ways. Therefore, individual perceptions and judgments of a person will be quite a lot influenced by assumptions made about that person's internal state (Robbins, 2003).

The second finding relates to the obstacles faced by the community in understanding the Islamic banking system, this clearly relates to the actor of the perception, the object or being perceived and the context of the situation in which the perception is made. In addition to uncovering public barriers in understanding Islamic banking, it is therefore necessary to have measurable elements, such as indicators, which can tell someone understands something. Factors that can affect people's understanding.

**The First factor**, knowledge. According to Endang Saefuddin Anshori, science is an effort to understand humans who are arranged in a system related to reality, structure, parts and laws of the things studied (nature, humans, and religion) related to intellect. . by feeling able to access the truth that the truth is verified, studied, and tested experimentally (Rusuli and Daud, 2015).

**The second factor**, from previous experience which greatly influences the way a person views the world. Based on the experience one has, one can reflect on what has been done, so that it can be used to find the truth. (Abdul Wahab, 2008)

**The third factor** is the economy, a factor that can affect people's ignorance because with the economic situation people can continue their education to a higher level to gain knowledge and information in society. A person's economic status will also determine the availability of the facilities needed for certain activities.

**The fourth factor**, social or environmental. Every society has some form of social class structure. Social class is a relatively permanent and ordered part of society whose members share the same values, interests, and behaviors. A person's referral includes all groups that directly or indirectly influence the attitude or behavior of that person. (Septiyan Irwanto., 2015).

**The fifth factor**, information. According to Wied Harry, this information will affect his understanding. Even if someone has a low level of education, if they get good information from various media such as TV, radio or newspapers, it can increase one's understanding (Septiyan Irwanto., 2015). From the discussion above, it can be seen that the understanding of the Sekamis village community about Islamic banking is still very weak. Because there is still limited knowledge and lack of promotion and socialization activities carried out by Islamic banks, some people also do not know what Islamic banking is and the products that exist in Islamic banking. According to the results of his interview with Mrs. Ari, he considers Islamic banks to be the same as ordinary banks. Basically, Islamic banks and conventional banks are very different in terms of operations and products offered. An Islamic bank is a financial institution whose main activity is the provision of credit and

services in circulation and distribution of payments whose operations are regulated based on sharia principles.

The basic difference between Islamic Banking and Conventional Banking lies in the profits that banks get from their transaction activities. If conventional banks benefit from taking interest, in Islamic banking there is no element but only rewards, in the form of profit sharing. In general, people just know that Islamic banks are interest-free banks, as said by Mrs. Khairunnisa and Mr. Sigit. Islamic banks are often referred to as banks in general. This is due to the ignorance of the public and the lack of promotion and socialization of Islamic banks, so that some people do not know what Islamic banks are and what products are available in Islamic banking. Public misunderstanding and lack of information will lead to many perceptions of Islamic banks. This is not in accordance with the facts or reality that Islamic banks are banks that use a system based on sharia which prohibits usury.

Discussion of the factors that influence the level of understanding of the Sekamis village community about Islamic banking includes: first, knowledge. Based on information from the respondents interviewed, all of them answered that no one knew about the products and services available at Islamic banks. Some people only know about the existence of Islamic banks, but they have limited knowledge about the products offered, so that people do not know about Islamic banking products. Of course, with this people will not be interested in using the services of Islamic banks. Because according to them the services and facilities provided by Islamic banks are still inferior to conventional banks. Public understanding and knowledge about Islamic banks will also influence public opinion about Islamic banks themselves.

The second discussion is about the factors of previous experiences. Based on the results of interviews with 5 respondents, only 2 respondents knew about Islamic banking and wanted to become customers, namely Mas Yuda and Mrs. Khairunnisa. They claim that Islamic banks are Islamic banks and do not have interest rates unlike conventional banks which use interest rates. The third discussion focuses on social or environmental factors. Based on the results of interviews with 5 respondents, only 3 people thought that the location of Islamic banks was far from reach and was in the middle of the city. They also think that if they were easy to reach, they would definitely become customers of Islamic banks, because those around the study were only conventional banks, indirectly they used conventional banks, all of them were Mrs. Khairunnisa and Mas Yuda. The fourth discussion is about the information factor. Based on the results of interviews with a total of 5 respondents, they stated that they did not understand information about Islamic banks. This is due to the lack of knowledge and information they receive from Islamic banks and mass media such as TV, print media and social networks.

Based on the results of interviews with the public, there are several reasons why people still do not understand Islamic banks, namely first, the

term Islamic banks is still foreign to their eyes because they rarely hear the terms used in Islamic banks, which causes this to increase their difficulty in understanding Islamic banks, secondly people are still accustomed to conventional banks because they think that conventional banks are still better than Islamic banks, the three locations of Islamic banks are difficult to reach, causing them to find it difficult to make transactions.

Based on the narrative of the sources above, it is concluded that public understanding of Islamic banks is still lacking. This was expressed by around 80% of the informants. Most people in Sekamis Village already know what an Islamic bank is, but they do not know what contracts and products are offered by Islamic banks so that people are not interested in saving in Islamic banks and also access to Islamic banks is still lacking in the area.

To overcome the public perception that they do not understand Islamic banking, the bank needs to make several efforts such as providing an overview or providing socialization to the wider community which is a necessity to see that people's understanding is still so low. This socialization can be done by holding seminars that introduce the concept of Islamic banking both in theory and in its application so that it is easily understood by the wider community. Socialization can also be carried out through promotions through media such as electronic media, print media and even social media which have recently provided benefits to both the community and certain agencies. Even though this method does not guarantee that Islamic banks will get many customers, at least it can provide an understanding that will encourage someone to save and will perceive that Islamic banks are actually not in accordance with the existing reality.

Based on the results of the research above, it can be concluded that the understanding and knowledge of the devotional village community about Islamic banking is still lacking and will affect the public's view of Islamic banking itself. They already know Islamic banking but do not understand the concept of Islamic banking, contracts or transactions in Islamic banking. It is very important to socialize to the public about Islamic banking at this time. From the results of the interviews conducted by the author, the biggest answer is that the public expects education or outreach about Islamic banking because the public still lacks understanding of Islamic banking. This shows that the community is still supportive of the presence of Islamic banks amidst the rapid growth of conventional banks.

## **CONCLUSION**

The conclusion of this study is the perception of the community's understanding of Islamic banks in Sekamis village that the community only knows about the existence of Islamic banks but does not really understand Islamic banking. Some of the public's ignorance about Islamic banks is regarding ignorance of what Islamic bank products and services are. This public ignorance is due to the lack of information obtained from Islamic banks

and the mass media. Moreover, the sharia banking network, which is still not wide and evenly distributed in Sekamis village, has made the community more dominant in using conventional banks. The lack of socialization about Islamic banking and the remote location of Islamic banks are factors causing the people in Sekamis Village to not know what Islamic banking is and to misunderstand the products and services offered, the mechanisms, systems and complexities of Islamic banking. These weaknesses will affect the community in their decision to save and strengthen their economic activities through partnerships with Islamic banks.

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