

## **Persepsi Masyarakat Terhadap Bank Syariah Indonesia (Public Perception of Bank Syariah Indonesia)**

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**Abstract:** The research aims to see the extent of public perception of Indonesian Islamic banks. The object of this research is the customers of Islamic banks in the city of Kediri. By using a qualitative and descriptive approach, as well as perception theory, this study concludes that the function and existence of Islamic banking is not only a place for saving or Islamic transactions but also a place to increase worship values. This public perception can be seen from people's understanding of the relationship between Islam and Islamic banking. The public can understand the involvement of Islamic teachings in every activity in Islamic banking. Public perception of the decision to choose to bank is a process of interpreting the object of perception, namely Islamic banking, whether concrete or not and this is influenced by knowledge in the form of information, experience, motivation and desires according to their needs.

**Keywords :** Perception; islamic bank

**Abstrak:** Penelitian ini bertujuan untuk melihat sejauh mana persepsi masyarakat terhadap bank syariah Indonesia. Obyek penelitian ini adalah nasabah bank syariah yang ada di Kota Kediri. Dengan menggunakan pendekatan kualitatif dan deskriptif, serta teori persepsi, penelitian ini menghasilkan kesimpulan bahwa fungsi dan eksistensi perbankan syariah bukan hanya sebagai tempat menabung atau transaksi islami saja tetapi juga tempat untuk meningkatkan nilai-nilai ibadah. Persepsi masyarakat ini dapat diketahui dari pemahaman masyarakat tentang hubungan antara Islam dengan perbankan syariah. Masyarakat dapat memahami keterlibatan ajaran agama Islam dalam setiap kegiatan di dalam perbankan syariah. Persepsi masyarakat terhadap keputusan memilih perbankan merupakan proses memaknai objek persepsi yaitu perbankan syariah, baik kongkret maupun tidak dan hal ini dipengaruhi oleh pengetahuan berupa informasi, pengalaman, motivasi dan keinginan yang sesuai dengan kebutuhannya

**Kata Kunci:** persepsi; bank syariah;

## INTRODUCTION

Islamic Bank is a state financial institution that provides financing and other services in payment traffic and also the circulation of money that operates using sharia or Islamic principles. Islamic Bank is a bank whose activities refer to Islamic law and in its activities do not charge interest or do not pay interest to customers. Sharia bank rewards received or paid to customers depend on the agreement and agreements made by the customer and the bank. The agreement contained in Islamic banking must be subject to the terms and pillars of the agreement as stipulated in Islamic sharia.<sup>1</sup>

Indonesia as a country with the largest Muslim population in the new world in the late XX century has banks that base its management on sharia principles. In the early days of the establishment of the Indonesian banking state still adheres to the conventional system or bank interest system (interest system). In 1983 a policy was issued relating to the provision of discretion to determine interest rates, including zero per cent interest. This continued at least until the release of the October 1988 policy package as a deregulation policy in the banking sector that allowed the establishment of banks institutionally islamic banks first established in Indonesia is Bank Muamalat Indonesia (BMI), then only followed other banks that opened sharia system in carrying out their business activities. Through this Sharia system, conventional banks can provide Islamic financing services to their customers through products that are free from the elements of riba (usury), uncertainty, and speculative by first forming a Sharia Business Unit. Sharia Business Unit is a work unit at the headquarters of a conventional commercial bank that serves as the parent office of a Sharia branch office or sharia unit.<sup>2</sup> Therefore, it is not surprising that at the beginning of its development the community has a perception that Islamic banking is conventional banking that is not in accordance with Islam. The perception is based on the practice of Islamic banks is not much different from conventional

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<sup>1</sup> Anang Firmansyah Andrianto, *Manajemen Bank Syariah*, 2019 (Jakarta: Qiara Media, 2019).

<sup>2</sup> Abdul Ghfur Anshory, *Perbankan Syariah Di Indonesia* (Yogyakarta: Gajah Mada University Press, 2018).

bank practices. Departing from this fact the author tries to examine the extent of people's perception of Islamic banks.<sup>3</sup>

Research on the perception of society is done considering that Islamic banking has long been present in the community as a financial institution that becomes an alternative for the community to avoid the interest or *riba* system but in reality the presence of Islamic banking is still there who look one eye and have the assumption that public knowledge of Islamic banking is the same as conventional banking only the term and there is a word. Sharia that distinguishes it, even Islamic banking is difficult to develop in the midst of the majority of Muslim communities, as well as the least knowledge and curiosity of the public about Islamic banking itself.

## **METHODE**

This study uses qualitative research<sup>4</sup>, with a descriptive approach.<sup>5</sup> A descriptive approach is used to fully describe the public's perception of Islamic banks, which consists of how the perception process occurs, and what the public's perception of Islamic banks is. Respondents who are used as research objects are the people of the city of Kediri who are customers of Islamic banks. The city of Kediri is used as an object because the community includes a religious community where the indicator is that there are many large Islamic boarding schools in this city. With adequate religious understanding, respondents will be able to give their full perception regarding Islamic banks. To obtain detailed findings, the authors conducted in-depth interviews with respondents about their perceptions of Islamic banks, and how these perceptions emerged.<sup>6</sup>

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<sup>3</sup> Rachmadi Usman, *Produk Dan Akad Perbankan Syariah Di Indonesia (Implementasi Dan Aspek Hukum)* (Bandung: PT Citra Aditya Bakti, 2009).

<sup>4</sup> Lexy J Moeloeng, *Metodologi Penelitian Kualitatif* (Bandung: PT Remaja Rosdakarya., 2014).

<sup>5</sup> Ulber Silalahi, *Metode Penelitian Sosial* (Bandung: Refika Aditama, 2009).

<sup>6</sup> Afrizal, *Metode Penelitian Kualitatif* (Jakarta: PT. Raja Grafindo Persada, 2014).

## RESULT AND DISCUSSION

Islamic banks in Indonesia have been born since 1992. The first Islamic bank in Indonesia was Bank Muamalat Indonesia. From 1992 to 1999, the development of Bank Muamalat Indonesia is still relatively stagnant. But since the monetary crisis that hit Indonesia in 1997 and 1998, bankers see that Bank Muamalat Indonesia (BMI) is not too affected by the monetary crisis. Bankers think that BMI, Indonesia's only Islamic bank, is resilient to a monetary crisis. In 1999, the bank Syariah Mandiri was established which is a conversion from Bank Susila Bakti. Bank Susila Bakti is a conventional bank purchased by Bank Dagang Negara, then converted into Bank Syariah Mandiri, the second Islamic bank in Indonesia.<sup>7</sup>

The establishment of Bank Syariah Mandiri (BSM) became a gamble for Islamic bankers. If BSM succeeds, Islamic banks in Indonesia can grow. Conversely, if BSM fails, then it is likely that Islamic banks in Indonesia will fail. This is because BSM is an Islamic bank established by a state-owned state-owned bank. It turns out that BSM is rapidly progressing. The establishment of Bank Syariah Mandiri was followed by the establishment of several Islamic banks or other Islamic business units. Islamic banks have a different operating system than conventional banks. Islamic banks provide interest-free services to their customers. In the Islamic bank's operational system, payment and withdrawal of interest are prohibited in all forms of transactions. Islamic banks do not know the interest system, either interest obtained from customers who borrow money or interest paid to deposit funds in Islamic banks.<sup>8</sup>

The establishment of Bank Muamalat Indonesia was followed by the development of Islamic People's Financing Banks (BPRS). However, the existence of two types of banks has a role to first, meet the needs of banking services for people who do not accept the concept of interest. With the establishment of the Islamic Banking system that is adjoining the conventional banking system, the mobility of public funds can be done more broadly,

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<sup>7</sup> Muhammad, *Manajemen Dana Bank Syariah* (Yogyakarta: Ekonesia FE UII, 2009).

<sup>8</sup> Ismail, *Perbankan Syariah* (Jakarta: Prenadamedia Group, 2011).

especially from segments that have not been touched by conventional banking systems that implement interest systems. Second, open financing opportunities for business development are based on the principle of partnership. In this principle, the concept applied is a harmonious investor. While in Conventional Banks the concept applied is the debtor-financing relationship. Third, Meet the need for banking products and services that have some comparative advantages in the form of continuous elimination of interest<sup>9</sup>

The Islamic Banking Law states that the needs of Indonesian people for Islamic banking services are increasing, and Islamic banking has specificities when compared to conventional banks. On the other hand, the existing regulations, namely the Banking Law, have not specifically regulated Islamic banking so it needs to be regulated in its laws. There are several reasons why the need of Indonesian people for Islamic banking services is increasing, among others:

- a. To meet the needs of banking services for people who consider conventional bank interest is usury/interest;
- b. Accommodate the reservoir of capital flows from domestic fund owners and from international financial institutions that require the implementation of sharia foundations;
- c. Islamic banking products and services can be more varied because it can be a combination of commercial bank products (commercial bank business activities), finance company, investment bank
- d. Complement services in the banking sector in addition to conventional banking services.<sup>10</sup>

A bank is an entity that collects funds from the community in the form of financing or other words carries out the function of financial intermediation. In the banking system in Indonesia, there are two types of banking operational systems, namely conventional banks. By-Law No. 21 of 2008 on Islamic Banking, Bank Syariah is a bank that carries out business activities based on sharia

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<sup>9</sup> Andrianto, *Manajemen Bank Syariah*, 2019.

<sup>10</sup> Wangsawidjaya, *Pembiayaan Bank Syariah* (Jakarta: Gramedia Pustaka, 2012).  
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principles of Islamic legal principles stipulated in the fatwa of the Indonesian Ulema Council such as the principles of justice and balance, welfare, universalism, and does not contain interest and haram objects. In addition, the Islamic Banking Law also mandates Islamic banks to carry out social functions by carrying out functions such as baitul maal institutions, namely receiving funds derived from zakat, alms, grants, or other social funds and distributing them to waqf managers, in accordance with the will of waqf givers.<sup>11</sup>

Islamic banks also serve as financial intermediary institutions or financial intermediaries. As a financial intermediary institution, Islamic banks bridge the needs of two different parties. One party is a customer who has funds and the other is a customer who needs funds. Islamic banks collect funds from the community in the form of deposits and investments and distribute them in the form of financing or other forms allowed in Sharia. The collection of funds carried out by Islamic banks, in general, can be done using wadiah and mudharabah accounts. The second main function in Islamic banking is the distribution of funds to the community in the form of financing or in the form of placement of other funds in accordance with Shariah. Most of the distribution of funds to third parties is in the form of financing.

Financing provided by banks broadly viewed in terms of contracts, can be divided into three types, namely financing with buying and selling contracts, business cooperation, and renting. The three types of financing channeled by Islamic banks have different characteristics, so the rewards that will be obtained by Islamic banks will also be different. Financing with a buying and selling agreement will generate profit margins, financing with business cooperation agreements will generate revenue sharing, and financing with lease agreements will generate rental income. As an intermediation institution, Islamic banks collect funds from the community that are overfunded. People who place their funds in the form of deposits will get a bonus that depends on Islamic banks. People who store their funds in Islamic banks using cooperation

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<sup>11</sup> Andrianto, *Manajemen Bank Syariah*, 2019.  
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agreements will get a profit share in accordance with the agreements made between Islamic banks and customers.

On the other hand, some people need funds to develop their business or to meet personal needs, while the funds they have are limited. The need for these funds can be met by the bank through the financing provided and/or through the placement of funds in other forms. In return for the distribution of funds to the community, the bank will receive rewards by its agreement.<sup>12</sup>

The regulation of banks based on the principle of revenue sharing is further regulated by Government Regulation No. 72 of 1992. However, along with the birth of Law No. 10 of 1998, the provisions contained in Government Regulation No. 72 of 1992 were repealed by Government Regulation No. 30 of 1999 on The Repeal of Government Regulation No. 70 of 1992 on Commercial Banks as has been amended several times recently by Government Regulation No. 73 of 1998, Government Regulation No. 71 of 1992 on People's Credit Banks.<sup>13</sup>

In carrying out its operational activities, Islamic banking has basic principles that must be adhered to. This is because Islamic banking carrying out its Shariah activities must be carried out by several elements that are bonded in the basic principles. These elements include conformity with Islamic sharia and elements of the legality of operations as a financial institution. These principles have become a solid foundation for Islamic banking managers. The basic principles in Islamic banking include:

- a. Prohibition against transactions containing prohibited Goods or Goods.
- b. Prohibition of Transactions Prohibited by The System and Profit Proceeds.

In the consideration of the Islamic Banking Law, among others, it is stated that the needs of the Indonesian people for Islamic banking services are increasing, and Islamic banking has specificities when compared to conventional banks. On the other hand, the existing regulations, namely the Banking Law, have not specifically regulated Islamic banking so it needs to be

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<sup>12</sup> Ismail, *Perbankan Syariah*.

<sup>13</sup> Usman, *Produk Dan Akad Perbankan Syariah Di Indonesia (Implementasi Dan Aspek Hukum)*.  
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regulated in its laws. There are several reasons why the need of Indonesian people for Islamic banking services is increasing, among others:

- a. To meet the needs of banking services for people who consider conventional bank interest is *riba* (usury/interest);
- b. Accommodate the reservoir of capital flows from domestic fund owners and from international financial institutions that require the implementation of sharia foundations;
- c. Islamic banking products and services can be more varied because it can be a combination of commercial bank products (commercial bank business activities), finance company, bank investment.<sup>14</sup>

The community's need for Islamic banks, it was not accompanied by a perception of the existence of Islamic banks. This is reflected in some of the research that has been done. Research conducted by Karlina with the title of Analysis of The Perception of The People of Telaga Dewa Lima Kota Bengkulu Against Sharia Bank in 2019 resulted in the conclusion that the people of Telaga Dewa Lima Bengkulu city already know and already understand Islamic banks, but the community does not want to become bank customers. Research on perceptions also of Islamic banks was also conducted by Luqman Santoso in Semarang city who concluded that perceptions arising or caused by knowledge, profession and profit sharing have a significant influence on people's perception of Islamic banks. Research conducted by Hardiyanti with the title Of Public Perception of Sharia Bank (Study on The Community of Bakti Village of South Ponrang District of Luwu district) in 2019 showed that the public's perception of Islamic banks according to the results of the author's interview with the community several reasons make people still less understanding of Islamic banks.

Perception is the process by which individuals choose, organize, and interpret what is imagined about the world around them. So by perceiving each

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<sup>14</sup> Wangsawidjaya, *Pembiayaan Bank Syariah*.  
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individual the world concerning what he needs, what he values, whether it is following his beliefs and culture.<sup>15</sup>

All these needs to be fulfilled make the individual's perception undergo a complicated personal process because what he perceives is very dependent on the extent of the influence of various perception-forming factors, including the individual's past. The experience seems to have made an impression and then shaped him to look at something, look at someone or an event in certain ways. Therefore, each individual can see the same object but in a different way.<sup>16</sup>

People's perceptions about saving are usually identified by one of the economic factors, namely a stable and competitive interest rate. The existence of security guarantees for public deposits, as well as available information about the development of the banking industry, are also services that assist customers in making decisions. In addition, religious factors and external factors also influence customer decisions, namely the encouragement from parents, relatives, friends, bank employees, and scholars that influence customers to save in Islamic banks.<sup>17</sup>

As a decision-making process, the behaviour of a person to become a customer of a bank can be influenced by internal factors such as attitudes, perceptions, motivations, and external factors such as the influence of reference groups, education, social and family conditions. Besides that, from the bank's side, several consequences or factors can influence the preferences and behaviour of customers to become customers in a bank. Such as the bank's location in a strategic area, all the exclusive facilities and infrastructure that provide comfort, fast and friendly service, the reliability of investing and the benefits that will be provided. By knowing the reasons customers decide to become bank customers, the bank will get an idea of who the customers are, for what purposes, and who they are.

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<sup>15</sup> T Katz-Gerro et al., "The Relationship between Value Types and Environmental Behaviour in Four Countries: Universalism, Benevolence, Conformity and Biospheric Values Revisited," *Environmental Values* 26, no. 2 (2017): 223–49, <https://doi.org/10.3197/096327117X14847335385599>.

<sup>16</sup> N Li, K Puumalainen, and A Toppinen, "Managerial Perceptions of Corporate Social and Financial Performance in the Global Forest Industry," *International Forestry Review* 16, no. 3 (2014): 319–38, <https://doi.org/10.1505/146554814812572476>.

<sup>17</sup> Tri Astuti, "Pengaruh Presepsi Nasabah Tentang Tingkat Suku Bunga, Promosi Dan Kualitas Pelayanan Terhadap Minat Menabung Nasabah," *Nominal* II, no. I (2003).

In acting a person is influenced by his perception of a particular situation. According to Kotler and Armstrong, perception is a process in which a person selects, organizes and interprets information to form something meaningful about the world, while Tatik Suryani defines perception as a process that is initiated by a stimulus that affects the human senses and then responds.. Schiffman and Kanuk define perception as follows "Perception is defined as the process by which an individual selects, organizes and interprets stimuli into a meaningful and coherent picture of the world".<sup>18</sup>

From the description above, it can be concluded that customer perception is the customer's process in selecting, managing and interpreting the information received and then a response will be made to the information. Sarlito W. Sarwono argues that perception, in general, is a process of acquiring, interpreting, selecting and arranging sensory information. Perception takes place when a person pours a stimulus from the outside world which is captured by the auxiliary organs which then enters the brain. Perception is a process of seeking information to be understood using sensing devices.

Perception contains an internal process to know and evaluate the extent to which we know other people. In this process, the sensitivity in a person to the surrounding environment begins to appear. The perspective will determine the impression that results from the perception process. The interaction process cannot be separated from the perspective or perception of one individual towards another individual, thus giving rise to what is called public perception. Public perception will produce an assessment of attitudes. A person's behaviour and actions in social life.

Factors that influence perception are:

- a. Attention usually does not catch all the stimuli that are around us at once but focuses attention on one or two objects only. Differences in the focus of attention from one person to another will cause differences in perception
- b. A person's mental readiness for stimuli that will arise.

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<sup>18</sup> Li, Puumalainen, and Toppinen, "Managerial Perceptions of Corporate Social and Financial Performance in the Global Forest Industry."  
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- c. Needs are temporary or permanent needs in the individual that will affect the person's perception. Different needs will cause perceptions for each individual.
- d. The value system, namely the value system that applies in society also affects perceptions.
- e. Personality type, which is where the personality patterns possessed by individuals will produce different perceptions. In connection with that, the process of perception is influenced by one's self, the perception between one person and another is different or also between one group and another.

According to Robbin suggests that several main factors that influence the formation of a person's social perception and those factors are the recipient factor (the perceiver), the situation (the situation), and the target object (the target).

Perception has several theories are known, more clearly can be seen in the following description:

- a. Attribution Theory : Attribution theory that is often known is Kelly's attribution theory. The basis of attribution theory is a process of perceiving traits in dealing with situations in the surrounding environment (Slamet Santoso, 2010:254). Attribution theory is a field of psychology that examines when and how people will ask "why" questions or principles that determine how causal attributions are made and what their effects are. Causal attribution in essence is to explain the cause and effect of two events.
- b. Correspondent Inference Theory : Jones and Davis correspondent inference theory is a theory that explains how we conclude whether a person's behaviour comes from personal characteristics or situational influences.
- c. Covariation Theory : Kelley states that people who try to see a particular effect and a particular cause go hand in hand in different situations, for example, when looking at a society where there are several people with their beliefs carrying out all the values of customs, some people will assume whether the person is carrying out traditional values because they want to inherit culture from their ancestors, whether because of the environment in

which they live or also because the person is just following along. Attitude is the tendency to act or react favourably or displeasably towards people, objects or situations.<sup>19</sup>

The process of forming perceptions is the meaning of observations that begin with the presence of stimuli. After receiving the stimuli, there will be a selection that interacts with interpretation. The selection process occurs when someone obtains information, there will be a message selection process about which messages are considered important and not important. The results of the selection will be compiled into a sequential and meaningful unit.

The city of Kediri is a city where the majority of the population is Muslim and has good economic growth. The presence of financial institutions that operate with sharia principles in the City of Kediri needs to be considered, to encourage the development of Islamic financial institutions nationally. Many people in the City of Kediri still think that Islamic banks have no different from conventional banks, only the difference is the provision of the term. The lack of understanding of the people of the City of Kediri towards Islamic banks is the most important task for Islamic financial institutions to continue to promote products and operational systems in Islamic banking to the public, so that people can understand that Islamic banks are different from conventional banks, especially to the people of Kediri City.

The people of Kediri City as consumers of banking services stated that they often hear about the differences between Islamic banks and conventional banks, the initial impression that is in the minds of the dominant Kediri City people is that Islamic banks are Islamic banks, banks that only have a sharia label but are the same as banks in general (conventional). From this, it turns out that people still do not know what the prominent differences are between Islamic banks and conventional banks. This is due to the lack of public access to information related to the operational system of Islamic banks and so on about

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<sup>19</sup> Rohmaul Listyana, "Presepsi Dan Sikap Masyarakat Terhadap Penanggalan Jawa Dalam Penentuan Waktu Pernikahan (Studi Kasus Desa Jonggrang Kecamatan Barat Kabupaten Magetan)," *Agastya V*, no. 1 (2015).

Islamic banks, causing people to find it difficult to clearly distinguish between Islamic banks and conventional banks. Where public knowledge about the differences between Islamic banks and conventional banks can influence them in choosing.

Regarding the adoption behaviour of Islamic banks, respondents said that the most dominant reason for respondents choosing Islamic banks was profit-oriented, meaning that respondents would choose Islamic banks if Islamic banks were more profitable than conventional banks.

It turns out that the profit factor greatly influences people's preferences and behaviour in choosing Islamic banks. In this case, it turns out that the community does not care about the sharia of Islamic banks and only cares about the profits they get, so profit. Environmental influences which are external factors can also influence purchasing decisions. The perception and behaviour of the people of Kediri City are influenced by internal and external factors, which can influence decisions in choosing Islamic banks.

Two categories can be perceived by the public towards choosing to become a customer of this Islamic bank, namely:

- a. Islamic and Islamic banks. Public perception can be seen from people's understanding of the relationship between Islam and Islamic banking. The public can understand the involvement of Islamic teachings in every activity in Islamic banking.
- b. Function and existence of Islamic banking. The public understands the function and existence of Islamic banking not only as a place for saving or Islamic transactions but also as a place to increase the values of worship.
- c. From the description above, it can be concluded that public perception of the decision to choose to bank is a process of interpreting the object of perception, namely Islamic banking, whether concrete or not and this is influenced by knowledge in the form of information, experience, motivation and desires according to their needs.

## Conclusion

This study concludes that the function and existence of Islamic banking is not only as a place for saving or sharia transactions but also as a place to increase worship values. This public perception can be seen from the public's understanding of the relationship between Islamic sharia banking. The public can understand the involvement of Islamic teachings in every activity in Islamic banking. Public perception of the decision to choose a bank is a process of interpreting the object of perception, namely Islamic banking, whether concrete or not and this is influenced by knowledge in the form of information, experience, motivation and desires according to their needs. In the banking business, people's perceptions are part of the implementation of the know-your-customer principle, in this case, Islamic banking managers must really know their customers in order to build a good perception from the public of the banking business they operate.

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