

# Does Sharia Banking Mattered? Learning from Business Students' Perception in Indonesia

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**Abstract.** Along with the development of Islamic banks in Indonesia, public understanding of Islamic banking is needed, especially among students. So far, Islamic banking in the academic community is only understood by those who study Islamic banking. As for the academic community, most of them know more about conventional banking, while knowledge about Islamic banking has not been disseminated optimally. Using interview techniques with several FEB students at the University of Lampung, this qualitative study is expected to provide a broader perspective on Islamic banking from the point of view of business students. Islamic banking is generally seen as a financial institution that operates based on Islamic principles, uses a profit sharing system, and has a positive image among non-Muslim customers. The advantages of Islamic banks are seen from their adherence to Islamic principles, including avoidance of usury. Meanwhile, weaknesses include limited access, limited understanding among the public, and the perception that Islamic banks may charge higher fees. This study contributed on the body of knowledge, especially related to the development of Islamic banking in Indonesia.

**Keywords:** *Islamic Banking, Interview, Business Students, Qualitative Study.*

## 1 Introduction

The development of Sharia banking in Indonesia began with the establishment of the first sharia banking, namely Bank Muamalat which officially operated on May 1<sup>st</sup>, 1992, and became the only bank that offered a product promotion concept with the principle of profit sharing (Savitri, 2021). At that time, the Indonesian people were not interested and did not understand the systems and concepts offered by Bank Muamalat, this shows the low level of public understanding regarding sharia banking at that time (OJK, 2023).

Along with the development of sharia banking in Indonesia, public understanding of sharia banking is really needed, especially among students, in this case education is an important sector. So far, sharia banking in the academic community is only understood by those who study sharia banking, such as conventional political and economic experts in general, while knowledge about this matter is still not widely disseminated. The lack of this issue can be seen at the education about this thing which is still minimal in the academic environment, especially at public universities. Currently, sharia banking study departments

only exist in State Islamic Religious Universities (Gantes, 2021). The penetration of Islamic banking products in Indonesia is currently low, at about 7 percent, compared to other countries such as Malaysia, where the share of Islamic banking is around 30 percent, or Brunei, where it is more than 50 percent (Gantes, 2021).

In the academic environment, especially at universities, Sharia Banking education is still very minimal, especially at public universities. Students in general are still very unfamiliar with sharia banking and products. Currently, sharia banking study departments only exist in State Islamic Religious Universities.

Limited awareness is an impediment to the demand for Islamic finance in Indonesia (FitchRatings, 2023). The key success indicator associated with public understanding of sharia banking is the level of public literacy concerning the sharia economy and finance (Mukrimaa et al., 2020). The market share of sharia banks is set to increase from the planned conversion of three regional Indonesian lenders to sharia banks in 2022 (FitchRatings, 2022). Islamic banks dominate the Islamic financial industry, despite continued growth in sukuk and other Shari'ah-compliant financial assets such as Islamic mutual funds. Therefore, it is important to increase public understanding of sharia banking, especially among students, to support the development of sharia banking in Indonesia.

This research focuses on students' perceptions of sharia banking. Perception is a direct reception or response to something or can be interpreted as a process where a person perceives many things through the five senses (Poerwadarminta, 2007: 88). In this case, researchers want to explore the views of FEB University of Lampung students regarding sharia banking.

## **2 Literature Review**

### **2.1 Sharia Banking**

Islam is a philosophy or outlook on life that influences all aspects of human life; Therefore, not a single aspect of human life can be separated from Islamic education, including economics. The Qur'an and Sunnah emphasize prohibitions that must be avoided and emphasize principles with basic philosophy. Thus, as Muslims we must be able to identify things that are prohibited by Islam and we as humans are able to innovate (Karim, 2010: 15). In the Islamic world, the formation of sharia banks involves the governments of Islamic countries or Muslim countries. In 1978, for example, Faisal Islamic Bank was founded in Egypt, a commercial bank with assets of \$2 billion US dollars. In building this sharia bank, a very large government was formed, especially in terms of capital, such as that of the Saudi royal family. The establishment of the Islamic Development Bank (IDB) in 1975 in Jeddah was one of the important moments in the evolution of Islamic banking (Karim, 2010: xiv).

A study conducted in Bangladesh found that Islamic banks offer economical and service-derived benefits that are superior to those of other banks, and that customers' perceptions of Islamic banking services are influenced by security (Muhammad Khalilur Rahman, et.,al, 2023). A study in Lampung Province, Indonesia was conducted to analyze the intentions of students in using Islamic bank products. The study found that students have a moderate intention to use Islamic bank products, and that their intention is influenced by their perception of the quality of Islamic bank products (Siti Maharani Chairunnisa, 2023). Overall, Sharia banking is a financial system that is based on Islamic law and prohibits charging or paying interest. Islamic banking products are established from current mainstream banking products by removing any forbidden elements, making them Shariah-compliant. Customers'

perceptions of Islamic banking services are influenced by security, and students' perception of Islamic banking is influenced by their level of knowledge.

## **2.2 Student Perception**

Perception is the brain's ability to decipher stimuli that enter the human senses. Each individual can have a different opinion about something. There are those who perceive things positively or negatively. The perspective that a person produces on something will then significantly influence human actions (Sugihartono, 2007: 8). Perception is also defined as a process that organizes and interprets stimuli obtained from a subject or object to then be further processed into data that is useful as information. This information is then conveyed by the individual as part of the thoughts he has (Walgito, 2004: 70). From this understanding, it can be understood that the perception between one individual and another individual can be different and not the same, depending on the information input process experienced by each individual. Therefore, the author concludes that perception is a process that starts from seeing, understanding, then forming an opinion mindset within the student.

A study conducted in Bangladesh (Muhammad Khalilur Rahman, 2022) found that customers' perceptions of Islamic banking services are influenced by security, and that more customers would intend to be involved in Islamic banking services as Islamic finance continues to ensure strong security. A research in Malang, Indonesia (Muhammad Hasan Ramadan, 2014) aimed to know how accounting student perceptions of Islamic banking as Islamic finance institutions. The study found that students have a positive perception of Islamic banking, and that they believe that Islamic banking is more ethical and fair than conventional banking. Another research in Pakistan (Sanaullah Noonari, et.,al, 2015) investigated the relationship between the university student's perception and knowledge about different concepts and terms used in Islamic banking. The study found that students have a moderate level of knowledge about Islamic banking, and that their perception of Islamic banking is influenced by their level of knowledge. Overall, the studies suggest that students have a positive perception of Sharia banking, but their knowledge about Islamic banking is limited. There is a need for more education and awareness about Islamic banking to increase students' knowledge and understanding of the system.

## **2.3 State of the Art**

Islamic banking has come a long way since its inception and has become an important part of the global financial system. The development of Sharia finance digitalization has been a major trend in recent years. This has led to the emergence of new financial products and services that are more accessible and inclusive. For example, PT Bank Syariah Indonesia has developed a mobile banking application that allows customers to access their accounts and perform transactions anytime and anywhere (Angel Dwi Satria, et.,al, 2021). The development of an Islamic financial information system based on policy management is an important area of research. This system aims to use XACML to develop banking policies that are compliant with Sharia rules and can be used effectively for day-to-day operations. (Izzat Alsmadi and Mohammad Zarour, 2015). A research study investigated the relationship between university students' perception and knowledge about different concepts and terms used in Islamic banking (Sanaullah Noonari, et.,al, 2015). The study found that there was a positive relationship between knowledge and perception.

A study conducted on accounting students found that they had a positive perception of Islamic banking as an Islamic finance institution (Ramadan, 2014). Another study on post-millennial Muslim students aimed to understand their perception of Islamic banking and explore their expectations (Aysa Siddika, et.,al, 2023). A study conducted on students' perception of opening an online account at Bank Syariah Indonesia (BSI) found that their perception was high (Dede Agustianingsih, et., Al, 2023). This suggests that students are open to using digital services provided by Sharia banks. Overall, the studies suggest that students have a positive perception of Sharia banking and are open to using digital services provided by Sharia banks. However, there is a need for more research to understand the perception of students towards Sharia banking in different contexts and regions.

### **3. Research Method**

#### **3.1 Research Method**

The research is a qualitative study in which the researcher conducts analysis by means of in-depth interviews with descriptive informants, which includes careful and thorough analysis of various challenges by connecting various available data. The results of in-depth interviews with business students on Islamic Banking were used as the primary data source, further supporting data in the form of literature studies were used as secondary data sources to enrich the quality of Islamic banking research in Indonesia. Data collection was also carried out through observation and critically analyzing documentation during the research process related to the main issues and themes of the research.

#### **3.2 Data Analysis Technique**

The next stage is to carry out data analysis. In descriptive analysis, the activities carried out are collecting and compiling data, then the next stage is analysis and interpretation (Surahmad, 1990: 139). The steps in data analysis are: First, reducing the data to select accurate data according to the research objectives. Second, presenting data can be classified and easy to understand. Third, verification and making conclusions. More clearly the technical analysis of the data can be seen in the chart below.

#### **3.3 Interview Question**

We Ask respondent to answer seven questions below:

1. What do you know about Islamic banking in general?
2. Do you know Islamic banking products?
3. Do you know what are the differences between Islamic and conventional banking?
4. Do you have any knowledge regarding the advantages and disadvantages of Islamic banking compared to conventional banking?
5. In your opinion, why does the general public rarely choose sharia products over conventional banking?
6. Do you have a desire to use sharia banking services in the future?
7. Do you have any suggestions that sharia banking should do so that it is even better to develop in Indonesia?

## **4. Result & Discussion**

This interview was conducted with eight respondents from seventh semester student aged 20-21 years and all of them were Muslim. They study in business and take major in Accounting and Management.

### **4.1 General Perception**

Bank syariah is generally perceived as a bank that operates based on Islamic principles, uses a profit-sharing system, and has a positive perception among non-Muslim customers. However, there may be differences in perception towards the financial performance of bank syariah, and the conversion of conventional banks into bank syariah is still a topic of debate. Bank syariah is perceived as a bank that uses a profit-sharing system, which is seen as fairer and just compared to the interest-based system used by bank konvensional (Nurhayati, et.,al 2021).

Based on in-depth interviews conducted with informants, almost all respondents were of the opinion that sharia banking is a financial institution (banking) that carries out its operations in accordance with Islamic sharia principles or is based on Islamic law. Sharia banking is also perceived as a financial institution that provides products that are in accordance with Islamic law and are primarily guided by the Qur'an and Hadith. There is an additional opinion which states that Islamic banking is a type of banking where there is no interest like conventional banks. This suggests that Islamic financial literacy at the student level shows that the branding of Islamic banking is a financial institution that does not provide interest for reasons that are not in accordance with Islamic law.

### **4.2 Product of Sharia Bank**

Bank syariah offers a variety of products that are in line with Islamic principles, such as mudharabah, musyarakah, murabahah, ijarah, wakalah, and qardhul hasan. These products are designed to provide financial services to customers while adhering to Islamic principles (Pa et.,al 2022) Sharia banking products are very diverse, but are not fully known by the wider community (Habibi, et.,al 2023). It was proven from the interview results that 1 out of 8 sources did not know for sure what products sharia banking had, and 7 out of 8 sources definitely knew about sharia savings. The various sharia banking products known to the interviewees include: sharia savings, gold savings, qurban savings, sharia insurance, sharia investments, sharia deposits, sharia loans, sharia pawning and sharia mortgages.

### **4.3 Differences between Conventional and Sharia Banking**

According to a study by (Dewi & Khotijah 2023), there are significant differences between bank syariah and bank konvensional in terms of CAR (Capital Adequacy Ratio), NPL (Non-Performing Loan), and NIM (Net Interest Margin). However, there is no significant difference in terms of ROA (Return On Asset) and LDR (Loan to Deposit Ratio). Recognition of revenue: In bank syariah, revenue recognition is based on the profit/loss of the customer, while in bank konvensional, revenue recognition is based on a percentage of the total funds loaned to the customer (Prihardianto & Iriyadi 2020). The results of interviews with respondents show that the difference between sharia banking compared to conventional banking lies in the principles and procedures for implementation. Apart from that, the differences also lie in the use of usury or interest, the contract structure, how to share profits and the differences in investment objectives from sharia and conventional banking. The most striking thing from the interviews was that the majority of participants mentioned the absence

of interest in Islamic banks, which is the main differentiating characteristic from conventional banks.

#### **4.4 Advantages & Disadvantages of Conventional vs Sharia Bank**

Advantages and disadvantages of bank syariah compared to bank konvensional, Adherence to Islamic principles: bank syariah operates based on Islamic principles, which means they do not involve *riba* (interest), *maysir* (gambling), *gharar* (uncertainty), *zalim* (oppression), and *haram* (prohibited) elements (Dewi & Khotijah, 2023). This is seen as an advantage for customers who want to conduct transactions in accordance with their religious beliefs. also bank syariah uses a profit-sharing system, which is seen as more fair and just compared to the interest-based system used by bank konvensional (Pa, et. Al, 2022). Disadvantages of bank syariah Limited access: Bank syariah may have limited access compared to bank konvensional, as they may not have as many branches or ATMs also Bank syariah may still be perceived as less established or less trustworthy compared to bank konvensional, as they are a relatively new concept in Indonesia (Ribowo & Nurdin, 2022). There are some respondents who do not know the difference between these two types of banking, this suggests that sharia financial literacy in Indonesia is still very weak and requires more massive sharia financial training or literacy in the future. ( BR & Joni, 2022; BR, et. al., 2022).

#### **4.5 Reasons for not choosing Sharia Bank**

There are several reasons why people may not choose bank syariah as their preferred banking option, first reason, firstly because Limited knowledge: Many people may not have enough knowledge about bank syariah and its products, which may lead to a lack of trust and understanding. A survey conducted by OJK in 2016 showed that only 21.84% of the population used bank syariah products (Bagus & Sutantri, 2021; BASTHOMI, et al., 2021). Limited access: Bank syariah may have limited access compared to bank konvensional, as they may not have as many branches or ATMs. (Indah & Khotijah, 2023). This may make it less convenient for some customers to use bank syariah. Higher fees: Some customers may perceive that bank syariah charges higher fees compared to bank konvensional. This perception may be influenced by a lack of knowledge and understanding about bank syariah (Risa, 2022). Apart from that, there is a perception that sharia banking is still in doubt, so people are reluctant to use sharia banking products, especially in Indonesia. They assume that there are no specific differences between sharia and conventional banking.

#### **4.6 Intention to use Sharia Bank in the Future**

The interview results showed that all respondents were interested in using sharia banking services. There are differences in motivation between respondents, some are motivated to comply with sharia principles, but there are also those who are motivated to use sharia banking services if they are more profitable materially. The conversion of conventional banks into bank syariah is seen as a positive step in increasing the market share of Islamic banks in Indonesia. Bank Aceh Syariah and Bank NTB Syariah are two examples of banks that have contributed significantly to increasing the market share of Islamic banks in Indonesia. This may increase people's awareness and access to bank syariah (Ribowo & Nurdin, 2022). The socialization of bank syariah is important in increasing people's awareness and understanding of bank syariah. A study showed that limited socialization is one of the factors that may influence people's decision to choose bank syariah (Risa, 2022)

#### **4.7 Suggestions for the development of sharia banking.**

Increase socialization to increase bank syariah: The socialization of bank syariah is important in increasing people's awareness and understanding of bank syariah. Therefore, it is necessary to increase socialization efforts to promote bank syariah and its products (Purnomo, 2021; Arkani, et al., 2021). Increase product offerings: Bank syariah may have a more limited range of products compared to bank konvensional, as they are required to adhere to Islamic principles in their product offerings (SJAHDEINI, 2018; Misbah, et al., 2022; Umar, 2021; Heykal, 2014). Therefore, it is necessary to increase the variety of products offered by bank syariah to attract more customers. Bank syariah may have limited access compared to bank konvensional, as they may not have as many branches or ATMs (SJAHDEINI, 2018). Therefore, it is necessary to increase the number of branches and ATMs to make it more convenient for customers to use bank syariah.

### **5. Conclusion**

#### **5.1 Conclusion**

Based on the results of interviews, several important conclusions are reached: First, from a world perspective, Islamic banking is generally seen as a financial institution that operates based on Islamic principles, uses a profit sharing system, and has a positive image among non-Muslim customers. However, there are still differences in perceptions regarding the financial performance of Islamic banks, and the conversion of conventional banks to Islamic banks is still a topic of debate. Second, sharia banking products are understood as products that comply with Islamic principles, such as mudharabah, musyarakah, murabahah, ijarah, wakalah, and qardhul hasan. However, public awareness about these various products is still limited.

Third, identifying the differences between Sharia Banks and Conventional Banks is generally understood in the form of interest systems, principles, operations, contracts and profit sharing. Fourth, the advantages of Islamic banks are seen from their adherence to Islamic principles, including avoidance of usury. Meanwhile, weaknesses include limited access, limited understanding among the public, and the perception that Islamic banks may charge higher fees. And fifth, most students expressed an intention to use Islamic banking services in the future, mainly due to religious considerations and adherence to Islamic principles.

Suggestions that can be given to increase students' understanding of sharia banking can be through increasing socialization, improving products, expanding to remote areas, increasing public understanding of sharia banking, and increasing the number of branches and ATMs to increase accessibility. Overall, the interview results show that Islamic banks have the potential for greater growth in Indonesia, especially if outreach and education efforts are increased. However, challenges such as limited understanding and perception of costs remain things that sharia banks need to overcome to reach a wider market.

#### **5.2 Limitation & Future Research**

Limitations that can be found in a study on "Does Sharia Banking Mattered? Learning from Business Students' Perception in Indonesia" may include: First, this research may have a limited sample size by only relying on a sample of economics faculty students at one university, which may not represent the entire population of economics students in Indonesia in geographic coverage. Second, there are still many students who do not have a good understanding of sharia banking and sharia economics itself, which influences their perception

of the importance of sharia banking. Third, there is still little literacy access to information about sharia banking which also influences their perception of the importance of this information. And fourth, this research may not cover the diverse major backgrounds of economics students, which may affect the generalizability of the findings.

Future studies on this topic could address these limitations by increasing the sample size, expanding the geographic scope, providing more information about sharia banking, and including a diverse range of business students. Additionally, future studies could explore the perceptions of other stakeholders, such as sharia banking employees and consumers, to gain a more comprehensive understanding of the importance of sharia banking in Indonesia. Another future study that can be added is to discuss the role of technology in improving the performance of sharia banking and overcoming the problem of customer trust in utilizing sharia banking more effectively and becoming a stimulus in moving the wheels of the economy in Indonesia.

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