

Perception Of Muslim Society On The Existence Of Islamic Banks of Kelapa Dua Village, Tangerang

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ARTICLE INFORMATION

Article history

Received: 24 Juli 2025

Revised: 12 Agustus 2025

Accepted: 10 September 2025

Keywords

Islamic Banking, Perception, Muslim Community, Existence of Sharia Banks

Kata Kunci

Perbankan Islam, Persepsi, Komunitas Muslim, Keberadaan Bank Syariah

ABSTRACT

This research aims to find out how the Muslim community perceives this about the existence of Islamic banks and the factors that influence perceptions Muslim society in depth and comprehensively. Method used in this research is a qualitative method with this type of research qualitative descriptive. The informants chosen in this research were the community Kelapa Dua Muslim Village, Tangerang. The data analysis techniques used are: data examination, data classification, verification, analysis, and drawing conclusions. Based on the research results, it shows that first, absorption capacity public understanding regarding perceptions of the existence of sharia banks the outline is quite good. Opinions or assessments regarding Sharia Banks By getting a positive rating, the Muslim community believes in the bank's presence Sharia as the solution. Second, factors that influence perception the existence of Islamic banks has two factors, namely internal feelings and experience as well as ways of thinking and external objects or events and environmental conditions from them These two factors both influence public perception. However, the most influential are external factors, namely environmental conditions which can influence all factors.

Penelitian ini bertujuan untuk mengetahui bagaimana masyarakat Muslim memandang keberadaan bank syariah dan faktor-faktor yang memengaruhi persepsi masyarakat Muslim secara mendalam dan komprehensif. Metode yang digunakan dalam penelitian ini adalah metode kualitatif dengan jenis penelitian deskriptif kualitatif. Informan yang dipilih dalam penelitian ini adalah masyarakat Muslim Desa Kelapa Dua, Tangerang. Teknik analisis data yang digunakan adalah: pemeriksaan data, klasifikasi data, verifikasi, analisis, dan penarikan kesimpulan. Berdasarkan hasil penelitian, menunjukkan bahwa pertama, daya serap pemahaman masyarakat mengenai persepsi keberadaan bank syariah secara garis besar cukup baik. Opini atau penilaian mengenai Bank Syariah dengan mendapatkan peringkat positif, masyarakat Muslim percaya bahwa keberadaan bank syariah merupakan solusi. Kedua, faktor-faktor yang memengaruhi persepsi keberadaan bank syariah memiliki dua faktor, yaitu perasaan dan pengalaman internal serta cara berpikir dan objek atau peristiwa eksternal dan kondisi lingkungan. Kedua faktor ini sama-sama memengaruhi persepsi masyarakat. Namun, yang paling berpengaruh adalah faktor eksternal, yaitu kondisi lingkungan yang dapat memengaruhi semua faktor.

ISLAMINOMICS: Journal of Islamic Economics, Business and Finance is a peer-reviewed journal published by Cendekia Abditama, managed by Institute for Research and Community Service, Universitas Cendekia Abditama.

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Website: <https://ejournal.uca.ac.id/index.php/islamonomics>

E-mail: publikasi@uca.ac.id

Please cite this article as:

Muklis, Fery Septiawan. (2025) ' Perception Of Muslim Society On The Existence Of Islamic Banks of Kelapa Dua Village, Tangerang', ISLAMINOMICS: Journal of Islamic Economics, Business and Finance. Cendekia Abditama University, Vol 15(No 1), pp. 21-27

doi: <https://doi.org/10.33853/islamonomics.v15i1.978>

1. Introduction

The establishment of Islamic banks is inseparable from the efforts of Muslim leaders in the Middle East in the 1970s and 1980s, as well as other Muslim countries, to conduct studies on Islamic economics and finance. The study resulted in the establishment of an international Islamic bank known as the Islamic Development Bank (IDB), which was established in 1975 in Jeddah and later expanded to other Islamic banks in the region. In Indonesia, Islamic banks began to be established around 1991 and began operating around 1992. Sharia banks have the ability to grow rapidly, and currently can be equated to conventional banks that are slower to experience decline. The definition of Islamic banks is quite clear, as stated in the Law. NO.10 issued on November 10, 1998, in accordance with the regulations related to Law NO.10 states that Government Regulation NO.72/1992 which prohibits dual banking systems has been abolished and conventional activities can also be entrepreneurial as long as they are through sharia principles.

Islamic banks were officially recognized by the issuance of Law No. 7 of 1992 concerning banking, which was later strengthened by Law No. 23 of 2003 which stated that "The State of Indonesia adheres to two banking systems". This allows Islamic banks and conventional banks to operating in parallel. These two laws provide a legal basis that regulates the existence of Islamic banks in Indonesia, and affect public perception of the Islamic banking system. Although they differ in operational principles, both Islamic banks and conventional banks have the same goal, which is to meet the needs of the public for banking products and services and support financing in various sectors of Indonesia the national economy. (Anshori, 2018).

The existence of these Islamic banks will ensure that Muslims can conduct clear financial transactions and be protected from the prohibition of interest on conventional banks because it is considered *riba*. In order for the Muslim community to be protected from the prohibition of interest in conventional banks, including acts of usury, the existence of this Islamic bank aims to accommodate Muslim people in originating. Public understanding and trust in Islamic banking is considered very important in supporting the development of Islamic banking. In the matter of interest, it is necessary to increase public knowledge in getting to know Islamic banking, With the existence of a digitalization system like in the current era, it certainly aims to increase its existence, especially in the Kelapa Dua area. (Toyyibi, 2021).

With the developments that have occurred, public opinions about Islamic banks are often diverse because each individual has a different view of the existence of Islamic banks. These different perceptions can influence their behavior and actions towards the bank, it is important for Islamic banks to understand the perception of the public, especially Muslims. Islamic banks have universal properties that can be used by all groups, both Muslims and non-Muslims, for various transactions such as saving, financing, and using other services. Islamic banks need to consider expanding their reach to the entire community to ensure their continuity and relevance in the market. To achieve this, socialization efforts and a more intensive cultural approach are needed so that the Muslim community can understand the concept of Sharia Financial Institutions well. Islamic banks offer the concept of justice (*Rahmatan lil alamiin*) that applies to all, including the entire community, in accordance with the principles regulated in Law Number 21 of 2008.

Perception is a process used by individuals to select, organize, and interpret the information they receive, with the aim of forming an understanding of the world around them. Meanwhile, stimulus refers to any form of physical, visual, or verbal communication that can affect the response Individual. Everyone has a unique perception of an object due to the subjective nature of the perception itself. The formation of a person's perception is influenced by the mind and environment in which the individual is located. Kelapa Dua Village, Tangerang Regency has an area of 465,945 hectares with a total population of 35,890 thousand people and the majority of the Muslim population of Kelapa Dua Village is 31,364 thousand people. For the above reasons, this study aims to explore the existence of Islamic banking with a focus on socialization of Islamic

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doi: <https://doi.org/10.33853/islamonomics.v15i1.978>

banking services. With the promotion used by Islamic financial institutions, the author is interested in analyzing more deeply related to "Muslim Community Perception of the Existence of Sharia Banks (Case Study on the Muslim Community of Kelapa Dua Village, Tangerang).

2. Method

Research Methodology is a method of conducting research. Meanwhile, according to Darmalaksana, the research method is a framework in the implementation of a research. It can be explained from the explanation above, the definition of the research method is the arrangement of the foundation framework which will later become a research. The method that will be used is a qualitative method, also called a new method because of its recent popularity, and called the postpositivist method because it is based on postpositivist theory. This method is also called the artistic method because the research process is more thorough even though it is not precise, and it is called the interpretive method because the research findings are more in line with the data examined in the field. The purpose of using qualitative research is to obtain a general understanding of the social perspectives of the participants. This understanding has not been fully developed at first, but has developed after the analysis of social statements, which is the main focus of the research, has been completed. with this analysis, a general understanding is drawn which is essentially abstract about the reality of reality (Albi Anggito, Johan Setiawan - Qualitative Research Methodology 2018).

This type of research uses qualitative descriptive research, which is a type of qualitative research. The objectives of this study are to identify relevant facts, phenomena, variables, and events that occurred during the research process. using a descriptive approach by looking for data, studying in detail and using a form of research in the form of a survey. In terms of place, this research is qualitative descriptive, whose type of data uses field data, which intends to study and understand conductively from the background of the current situation, as well as environmental interactions according to social units, individuals, groups, institutions or communities. This research is carried out on objects that occur as they are in the field, are not manipulated by the researcher and the researcher cannot influence the object in the research. Armed with sufficient theory and insight, it is hoped that he will be able to ask, analyze, capture, and construct the social situation that occurs in the field in the research so that it can be clearer and more meaningful (Ramdhan, 2021).

3. Results and Discussion

3.1 Muslim Community's Perception of the Existence of Sharia Banks.

Perception is when an individual becomes aware of an event that is seen, heard, or perceived through the senses. This process is the final stage of the perception process and is considered to be the true perception. Perception allows the Muslim community of Kelapa Dua Village, Tangerang to receive and process information from the environment.

Absorbing (Capture) Understanding

Objects or Events from outside the individual are received through the senses, then enter the brain to be processed, analyzed, classified, and organized based on the experience that the individual has had before. This process causes the absorption of Objects or Events to be individual and different between one individual and another, even though the Object or Event received is the same, describing the perception of the Muslim community towards the existence of Islamic banks by measuring their grasp. In accordance with the results of the interview with Sumi and Erlina as the Muslim Community of Kelapa Dua Village, Tangerang that the lack of understanding gives rise to the view of Sharia Banks, there is no difference in terms of the

mechanism, even though the main principle of Sharia Banks is profit sharing where the system of Islamic banks does not apply interest, meaning that Sharia Banks provide a sense of security to customers.

Similar to the results of the interview with Faizal and Zidan, the basic thing about Sharia Banks is that Sharia Financial Institutions run with Islamic principles using a profit-sharing system where both parties have no disadvantage in Sharia Banks. It is very much a solution for the community to slowly reduce interest on conventional banks. Sharia Bank is a Sharia Financial Institution which is not about Interest because interest is the difference between Conventional Banks and Sharia Banks. The presence of Sharia Banks is a solution for the community in helping transactions with transparency. Similar to the results of the interview between Wawan and Ahmad Junaifi that Islamic banks are banking that emerged from the alibi of the Muslim community wanting sharia regulations, meaning that it is very much a solution to the community with the presence of Islamic banking. Sharia Banks Are Banks that are not related to riba but by using a profit-sharing system.

The results of the research in the ability to capture the public's understanding of Sharia Banks, all informants understand in general or broadly understand Islamic Banks are financial institutions that apply sharia principles, there is no interest but a profit-sharing system where between the two parties there is no disadvantage, it is a differentiator from Conventional Banks and the presence of Sharia Banks is considered very helpful as a solution for the community, especially Muslims and the Importance of Literacy Socialization.

Opinion (rating)

Opinion is a person's assessment of a particular situation, which results in a significant picture based on the information received by the brain through his senses. By asking for opinions from other people or other parties, a person can see more clearly the aspects that he has. This allows the recipient of the opinion to understand better. In accordance with the results of interviews with Sumi and Erlina as the Muslim Community of Kelapa Dua Village, Tangerang, the opinion on the existence of Sharia Bank is that products and services as well as profit-sharing systems are its own attraction for the community. This means that the socialization of Sharia Banks is needed to reach the community.

Similarly, the results of interviews with Faizal and Zidan expressed their opinion on the existence of Sharia Banks that the products and services at Sharia Banks are quite attention-grabbing, especially the house-related products and services offered by Sharia Banks increase their existence, With the presence of Sharia Banks is very good as a solution for the community, especially the profit-sharing system in Sharia Banks does not harm both parties with interest. Similar to the results of the interview between Wawan and Ahmad Junaifi that the products and services offered by Bank Sayariah are an attraction in line with the profit-sharing system to avoid usury for the community coupled with the important role of the government in the existence of Sharia Banks. The results of the research in the opinion of the Muslim community on the existence of Sharia Banks are quite good, the public is quite aware of the presence of Sharia Banks in Kelapa Dua Village, Tangerang. The enthusiasm of the public in terms of products and services offered by Sharia Banks is an attraction for the community and in terms of the profit-sharing system run by Sharia Banks.

3.2 The Muslim community's perception of the existence of Islamic banks

The perception of the Muslim community in Kelapa Dua Village, Tangerang, is basically influenced by the surrounding culture and the knowledge received from the previous generation. This knowledge is used to interpret facts, events, and phenomena faced by

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doi: <https://doi.org/10.33853/islamonomics.v15i1.978>

individuals. In the context of social life, humans have a diverse perception of certain things, both influenced by knowledge and experience of an event. Some factors that affect perception are divided into two first: Internal factors, namely feelings, experiences, thinking skills, motivation.

Internal Factors

Internal factors are those that affect in an individual the results of the occurrence of feelings, experiences, thinking abilities and individual motivation on the perception of the Muslim community towards the existence of Sharia Banks. In accordance with the results of an interview with Sumi as the Muslim Community of the Village Kelapa Dua Tangerang that promoting services directly from Sharia Banks has not been comprehensive, not only for the community but also for companies in order to increase the existence and trust in Sharia Banks. That way, people still save money or transact not in conventional banks, especially in terms of work.

But in contrast to Erlina in the results of her interview stated that Sharia Banks have directly provided promotional services, with promotional services provided by Sharia Banks creating a sense of security and trust in Sharia Banks, trusted financial institutions. Similarly, Erlina from interviews with Faizal and Zidan said that Sharia Banks provide or offer promotional services in a good way, it is hoped that in the future the public will know and know the Sharia Bank program and be more dominant in saving money or transacting at Sharia Banks. In accordance with the results of the interview, Faizal said that the promotional services carried out by Sharia Banks are very good and interesting, especially for prospective customers who are interested in saving money or transacting at Sharia Banks, which is expected to increase the trust of the Muslim community.

Similar to the results of the interview between Wawan and Ahmad Junaifi that Islamic bank promotion services can be influenced by their own activities which are usually more predominantly using conventional banks affects the promotional activities and services provided by Sharia banks. Even so, the products and services at Sharia Banks are quite interesting such as Hajj programs or products or saving money and transacting, according to the results of Ahmad Junaifi's interview that the promotional services carried out by Sharia Banks are quite good, but there is still a need to improve the Promotional Services evenly so that the existence of Sharia Banks increases and in line with the regulations, it is hoped that the trust of the Muslim community will also increase.

The results of the research in Internal factors, first in terms of the feelings of the Muslim community feeling with the benefits of Islamic banks, in terms of the experience of the Muslim community getting to know the understanding first related to Islamic banks, then from the way of thinking with the existence of Islamic banks, the Muslim community thinks that Islamic banks are a solution for the Muslim community and individual motivation, this happens all factors are tied to good or bad motivation. This means that all of these factors are interrelated and can affect the perception of the existence of Islamic banks.

External Factors

External Factors are factors that can occur because objects or events and environmental conditions and information obtained can affect perceptions that are bound by understanding and views Muslim community towards the existence of Sharia Banks which includes the three objects or events, environmental conditions, and information obtained.

In accordance with the results of the interview, Sumi said that the method used by Sharia Banks in introducing to the public, especially Muslims, through advertisements, this shows that it is slowly improving the growth of Sharia Banks nationally and especially in the Muslim community of Kelapa Dua Tangerang Village so that the Muslim community is more aware and trusts the existence of Sharia Banks. Then, similar to the results of the interview, Erlina said that

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by increasing socialization of Sharia Banks, as a result, the Muslim community knows or knows not only from the Sharia Bank but can be introduced by the closest people like you, which means that the impact of the people around them is very influential.

Likewise, Faizal said that in the stage of introducing Sharia Banks to the public, especially Muslims, Sharia Banks have introduced through social media, which means that the development of Sharia Banks is slowly improving and must still be improved so that the Muslim community is more familiar with the existence of Sharia Banks. Similarly, the results of the interview Zidan said that the Sharia Bank approached by offering directly so that they could know, know, understand and increase awareness and public trust in the existence of Sharia Banks. This means that through social media and directly it will still be very directed to the perception of the Muslim community towards the existence of Sharia Banks.

Similar to the results of the interview, Wawan said that introducing Sharia Banks not only through Sharia Banks but also through the closest people such as brothers, shows the trust of the Muslim community in the existence of Sharia Banks. Similar to the results of Ahmad Junaifi's interview, that people around and those closest to you play an important role in introducing Sharia Banks, meaning that not only through Sharia Banks, this shows good development and always increases socialization and innovation.

The results of the research are in external factors in terms of objects or events and environmental conditions, in the event of feeling the presence of Islamic banks as a solution and very enthusiastic, then the Muslim community in Kelapa Dua Village knows Islamic banks not only from the bank but also through social media, advertisements and the closest people. In both factors, namely internal and external, which are very influential, the state of the environment is seen from the public, knowing from the closest people, not only from the bank. And environmental conditions affect both factors that become good or bad perceptions of the existence of Islamic banks.

4. Conclusion

Based on the discussion that has been made and referring to the results of research obtained from the interview process with several informants about the Muslim Community's Perception of the Existence of Sharia Banks, Case Study on the Muslim Community of Kelapa Dua Village, Tangerang. That the perception of the Muslim community towards the existence of Islamic banks in Kelapa Dua Village, Tangerang. It can be concluded that all informants have a very positive perception of the existence of Islamic banks in general, very enthusiastic, feeling that the presence of Islamic banks is a solution that applies sharia principles in their application. However, in the factors that affect the perception of existence, both internal and external factors have an equal influence. However, in external factors, namely the environment, it can affect both opinions, understandings, feelings, experiences and the individual himself. Because the first step in existence is the surrounding environment.

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