

Non-Muslim Perception of Sharia Banking Products and Services in Aceh, Indonesia

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Submission date: 08-Aug-2024 09:42PM (UTC+0700)

Submission ID: 2429054577

File name: 39188-119880-1-ED.docx (110.14K)

Word count: 7255

Character count: 39705

1 Non-Muslim Perception of Sharia Banking Products and Services in Aceh, Indonesia

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Abstract:

1 The implementation of the Qanun on Sharia Financial Institutions in Aceh caused all conventional banks to stop operating, so that people had to use sharia banking services, including non-Muslims. Do they accept the implementation of the LKS qanun in terms of their civil rights, and what are the views of non-Muslims in terms of religiosity, legal compliance, and their reasons for submitting to the qanun? The aim is to explore the in-depth reasons why non-Muslims submit to and comply with the implementation of Qanun LKS, as well as their experiences receiving sharia banking services. Data collection was carried out by conducting in-depth interviews with nine respondents in several districts in Aceh and three people outside Aceh. The results obtained show that, Non-Muslims accept the implementation of the LKS qanun. The use of sharia banking services is not a problem for them, and the contents of the Qanun do not limit access and interests of non-Muslims. In principle, the bank management is able to fulfill the legal aspects of providing complete services to sharia banking customers without distinguishing between religious backgrounds, so that in terms of civil law all are fulfilled, engagement element. The existence of sharia banks does not conflict with customers' beliefs and religion, as well as customers' rights according to the provisions of equality before the law.

1 The implementation of the Qanun on Sharia Financial Institutions in Aceh has ledeased all conventional banks to stop operating, as a result, some people had to use sharia banking services, including non-Muslims. This article aims to discuss the perceptions of non-Muslim customers of sharia banks in Aceh who use sharia banking services. This study includes empirical legal studies using a statutory approach. Data was collected by means of in-depth interviews, document studies and questionnaires. the laws analyzed, LKS qanun, customs and other legal regulations related to banking, non-Muslim informants and questionnaires were analyzed using multiple regression. The results obtained by testing some of the service variables have a positive and significant effect, the satisfaction variable has a negative and significant effect and the education level variable has a significant negative effect. simultaneously all variables have positive and significant effect on the perception of non-Muslim customers. from the test of the coefficient of determination the value of R-square is 83.2%, meaning that it shows the magnitude of the correlation of the dependent and independent variables.

Keywords: Perceptions, Non-Muslims, Products, Banking Services, Religiosity

Introduction

The implementation of sharia in Acehese society is a necessity that has been fought for, as it is an important part of the dynamics of the lives of the religious Acehese people, so that all aspects of life can be in harmony with the provisions of the sharia that Allah has established. Even though the majority of the population in Aceh is Muslim, implementing Islamic law must, of course, pay attention to aspects of benefit for adherents of other religions in Aceh, such as Catholics, Hindus, Buddhists, and Christians. The distribution of the

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1. Problem statement
2. Research aims
3. Methodology and data
4. Main Findings
5. Implications

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non-Muslim population in Aceh is in several districts, such as Aceh Tenggara with 30,870 Christians and 2,531 Catholics; other border areas such as Subulussalam with 2 thousand Christians; and Aceh Singkil district with 14,286 Christians, 3 Buddhists, and 7 Hindus. Then, in the city of Banda Aceh, there are 929 Christians and 2,755 Buddhists (Salim, 2015; Ichwan, et.al., 2020; Zada, et.al., 2022; Djawas, et.al., 2023).

Non-Muslim Acehese are not obligated to adhere to these Shari'a qanuns, with the exception of voluntary submission and without coercion, as is the case with some of the qanuns that have been stipulated because their implementation is obviously based on Islamic personality, such as Qanun Jinayah (Din & Abubakar, 2021; Halim, 2022). Different about the LKS Qanun, which has been in effect since 2021, was implemented similarly. The Muslim population in Aceh is subject to the LKS Qanun's full legal provisions, enabling society to be free from usury-containing transactions as a result of its implementation. Of course, this is consistent with the LKS Qanun's primary goal, which is to enforce Islamic law-based traffic and economic activity regulation in Aceh.

The Government of Aceh has decided that all banking operations in Aceh must adhere Islamic law, which is legally specified in the qanun and also the DSN fatwa, based on the terms of Qanun No. 11 of 2018 concerning LKS. All conventional bank operations in Aceh are required to be converted or halted in accordance with the terms of this Qanun by closing their premises permanently. The LKS qanun has continued to be effective in determining the operational basis of Islamic banks in Aceh as the only banking system that is legal despite some opposition or even the idea of its cancellation because it was thought to restrict people's freedom to transact and use bank services operational (Ibrahim & Salam, 2021; Budiman, 2021; Yahya, et.al., 2023).

On the one hand, non-Muslims no longer have access to traditional banks that can meet their demands for financial transactions due to the closure of operations in Aceh. Non-Muslims in Aceh were left with no choice but to use the services and goods of Islamic banks due to the shutdown of regular banks in the area. This obviously contradicts minorities' rights, as they should have equal access to services provided by financial institutions and other businesses (Muallim, 2013).

The United Nations has detailed human rights as HAM_ (human rights), which are covered in depth in the elaboration of Article 27 paragraphs (1) and (2) of the 1945 Constitution. According to Article 27, there are several instances of legal discrimination between those with money and those without it, as well as between those in positions of power and those without it. Justice for all is merely a cover. However, it is believed that the law was

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actually created to oppress the poor and elevate the elite. When implementing laws or regulations, law enforcers frequently fail to take into account the reality that exists in society. As a result, "law" enforcers only serve as the rules' spokespersons. Law enforcement officials frequently disregard social realities, much like horsemen. This is how those in authority and law enforcement apply the law without regard for morality or common reason.

The LKS Qanun, which abolishes all conventional bank operations and tends to disregard the interests of non-Muslim minorities in Aceh, is similar in that it appears to limit minorities' ability to select ~~(optionally)~~ the bank to be used for transactions or use different bank products that are in line with their interests. Qanun LKS, which has abolished the existence of conventional banks without exception, both commercial banks and BPRs, so that all these conventional banks had to close their operations even though they have been in Aceh for decades, such as Bank BRI, Bank BNI 46, Bank BCA, Bank Mandiri, Bank Danamon, and Bank Bukopin, as well as new commercial banks operating in Aceh such as Permata Bank, Panin Bank, Mega Bank, Sinar Mas Bank, and others. This of course caused a stir among various groups, both for the public who are bank customers who of course have to follow the procedures for closing conventional banks and for bank service actors and their employees who have to bear the consequences of all of their operational closures, both in terms of continuation of work and salary rationalization, to the worst consequences, namely resigning from work or moving to another bank that is still operating in Aceh.

At this level, non-Muslim parties are "forced" by the legal provisions contained in the LKS Qanun to use the Islamic banking system, which is not necessarily in accordance with their needs or their understanding of bank products and services. Even on the other hand, the operation of Islamic banks in Aceh raises the irony that bank performance is very weak due to a lack of experience, operational performance, and the new bank system, so that it is unable to meet the needs and desires for bank services and products. This of course gives the impression that the legal system of the LKS Qanun is forcing non-Muslim minorities in Aceh or those in Aceh to comply immediately with the provisions of the LKS Qanun, which only allow the operation of Islamic banks in Aceh, so that non-Muslim parties must also comply with this provision and must prepare themselves to use bank products and services both at the level of savings and deposits and demand deposits as well as at credit and financing. Regardless of ethnicity or religion, the LKS Qanun's provisions will apply to all societal levels that necessitate banking transactions regardless of readiness since, given the current situation, these LKS provisions are coercive. Whether they like it or not, when conventional banks are closed, the general public in Aceh, including residents with permanent addresses and those with

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temporary addresses, immigrants, people visiting Aceh, and young people who are familiar with financial transactions in banking, must use Islamic banks.

Because some of these people are business people who require bank services in their commercial operations, it is an empirical truth in the socioeconomic community that non-Muslim groups rely heavily on bank products and services. Since Islamic banks are only now operating in Aceh, non-Muslim clients must pursue the conversion process from conventional banks to Islamic banks since the latter have no connection to non-Muslim religions. Non-Muslims must adjust to this reality in order to achieve this.

There is no exception clause that would prevent the LKS Qanun from being enforced according to the legal facts it contains for non-Muslims. This turns into an imposition of the LKS Qanun for all religiously plural Acehese people. By examining various indicators, such as reasons for compliance, people's preferences for financial institutions, and socio-cultural circumstances that will impact the economy of non-Muslim communities in Aceh, this study will describe and uncover facts about non-Muslim customers' perceptions of Islamic bank services in Aceh.

In essence, Aceh Qanun Number 11 of 2018 on Sharia Financial Institutions is a law that governs financial institutions operations with the goal of establishing a fair and thriving Acehese economy under the guidance of Islamic Sharia. In regards to the Islamic Sharia principles, this Qanun is a follow-up to Aceh Qanun Number 8 of 2014, which specifically mandates that financial institutions operating in Aceh be implemented in accordance with Sharia standards.

Finding a reliable response to the question of how non-Muslims attitudes and perceptions of Islamic financial institutions in Aceh relate to the application of Islamic law, which specifically explains the application of Qanun Number 11 of 2018 is crucial. This is based on previous research on non-Muslim communities' perceptions of Islamic banking, particularly with regard to the implementation of the LKS Qanun. Thus, a number of prior studies have been compiled by academics in an effort to fill in any gaps and highlight the novelty of their own work.

According to (Amin et al., 2013) Non-Muslim customers trust and they have a relationship with Islamic bank are given to customer a good service system. However, in this research, are non-Muslim customers in Aceh able to adapt to sharia banking and what are their reasons for complying with the rules set by the government. Also (Haque et al., 2009) there is a to take look between social, religious factors and service quality. Cause non-muslim customer care confidence to islamic bank. Meanwhile according to research by (Armianti, 2020) to the

study's findings, only 20% of non-Muslims have a tendency toward Islamic banks, and 80% of non-Muslims claim they are not interested in doing business with Islamic banks because they believe Islamic banks are only for Muslim communities and are unfamiliar with them (Alam & Al-Amri, 2020). Finding a reliable response to the question of how non-Muslims' attitudes and perceptions of Islamic financial institutions in Aceh relate to the application of Islamic law, which specifically explains the application of Qanun Number 11 of 2018, is crucial. This is based on previous research on non-Muslim communities' perceptions of Islamic banking, particularly with regard to the implementation of the LKS Qanun. Because of this, researchers will examine in greater detail how non-Muslims see the three years after the installation of qanun Islamic financial institutions in Aceh. Thus, a number of prior studies have been compiled by academics in an effort to fill in any gaps and highlight the novelty of their own work.

The perception in this study is relevant to the passage of Qanun No. 11 of 2018 concerning Islamic Financial Institutions, which imposes a single banking system for the incredibly diverse people of Aceh, so that even non-Muslim people are "forced" to use this legal system despite adhering to a different religion than the majority of Muslims. This study differs significantly from previous research in that it examines perceptions relate with customer reasons. This study includes empirical legal studies using a statutory approach (Marzuki, 2013; Salim & Nurbayani, 2014). Data was collected by means of in-depth interviews, document studies and questionnaires. The laws analyzed, LKS qanun customs and other legal regulations related to banking, non-Muslim informants and questionnaires were analyzed using multiple regression. The informants interviewed were non-Muslims who used sharia banking services in Aceh.

Finally, this article will explain and look for facts in depth about non-Muslim customers' perceptions of providing sharia banking services in Aceh, by looking at various indicators, such as reasons for compliance, people's choice of financial institutions and socio-cultural conditions that will influence the economy of non-Muslim communities in Aceh

Development of Islamic Banking in Indonesia

People's desire to conduct business in accordance with Islamic law's rules can be seen in their awareness of sharia banking services and products today. This way, they can ensure that the assets they own adhere to the fundamental rules of sharia finance, which Allah has approved according to the Qur'an and Hadith. In response to the public's growing desire for institutions free of usury and the increased public knowledge of using the goods and services of

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sharia banking institutions over the past ten years, banking business actors have been more aggressive in building these institutions, which, although in banking implementation, scholars are still discussing whether an interest system exists as a business operational system in both savings and credit applications, is very clearly and utterly forbidden in Islamic law.

The implementation of the sharia banking system, which is a crucial component of the long-sought implementation of Islamic law, is a necessity for the people of Aceh, despite the fact that doing so involves a number of ethical conundrums and complex sociopolitical dynamics that even drain resources like energy, money, and tears with life. This can be linked to a number of historical events involving unrest and conflict in Aceh that led to demands for a number of privileges, including the consistent application of Islamic law. As a result, several legal products were produced, including Law Number 44 of 1999 concerning the Implementation of Aceh Specialties. Then it was strengthened again by the presence of Law Number 18 of 2001 concerning Special Autonomy for Nanggroe Aceh Darussalam. These two laws provide opportunities for the application of Islamic law, although they are still limited and tend to only allow aspects of private law. With the existence of Law No. 44 of 1999 concerning the Implementation of Aceh Specialties and Law No. 18 of 2001 concerning Special Autonomy for Aceh, this has directly become the formal juridical basis for the application of Islamic law as a positive legal domain because this legal provision has made Islamic law for the people of Aceh and also the people in Aceh a formal law that must be implemented and obeyed as a unique and specific law of Aceh, which theoretically uses the principle of *lex specialis derogat legi generali* (Manan, 2004; Din & Abubakar, 2021). With this principle, the legal aspects applied in Aceh may be different and there are exceptions to the legal aspects that apply nationally.

Aceh Qanun Number 7 of 2013 concerning Jinayat Procedural Law and Aceh Qanun Number 6 of 2014 concerning Jinayat Law, or Regional Regulation (*Peraturan Daerah/Perda*) of Aceh Province No. 6 of 2014, are examples of specific legal products that are applicable in Aceh and differ significantly from favorable legal provisions in Indonesia. These regulations address 10 primary crimes, including khamar (*alcohol*), maisir (*gambling*), khalwat (*non-muhrim partner*). In fact, Aceh Qanun No. 11 of 2018 about Sharia Financial Institutions (LKS), which has formally decided to shut down all conventional bank operations in Aceh, is the most recent legal document that will go into force in 2021.

In line with this, related to the implementation of Qanun LKS there are several challenges that occur in building sharia-based investment in Aceh. First, there is a lack of understanding of the Qanun by stakeholders because not all of them have a complete

understanding of the contents of the Qanun. Second, limited access to financial resources that can be used by investors and business actors to run their businesses. Third, Aceh's low economic growth has resulted in low investor interest in investing in Aceh. This condition has a significant impact on the sustainability of sharia-based investment in Aceh. Fourth, inadequate infrastructure, especially information technology infrastructure to support the implementation of Qanun. Therefore, it is recommended that the Aceh Government provide a better understanding of Qanun LKS to all levels of society. Then, the government also needs to open access to financial sources for investors and business actors who want to invest in Aceh (Yahya, et.al., 2023).

Because most of the strengthening is focused solely on the jinayah aspect, including maisir, zina, khalwat, and wine, the existence of Qanun 11 of 2018 concerning Sharia Financial Institutions (LKS) has strengthened the application of Islamic law in the field of muamalah. In essence, Aceh Qanun Number 11 of 2018 about Sharia Financial Institutions is a legislative law that governs the operations of financial institutions in an effort to develop a just and flourishing Aceh economy under the guidance of Islamic Sharia. This Qanun is a continuation of Aceh Qanun Number 8 of 2014, which dealt with Sharia principles and expressly mandated that financial institutions operating in Aceh implement Sharia standards.

The civil law doctrine known as the freedom of contract grants anybody the authority to engage into a legally binding agreement. Similarly, in Islam, those who so want can make agreements (*iltizam*). In actuality, the issue here is not whether Muslims or non-Muslims are prohibited from entering into agreements, but rather whether it is the will or right of both parties to do so. This implies that, in my opinion, non-Muslims can freely engage into contracts or agreements pertaining to sharia bank transactions.

Afterwards, the lack of interest in transactions is what sets apart contracts or agreements with Islamic banks. As opposed to this, interest is used in traditional bank contracts. In regards to sharia financial institutions in Aceh, this is the purpose of Qanun Non 11 of 2018.

In Qanun LKS Article 6: point B "Every person of a non-Muslim religion who carries out transactions in Aceh can submit themselves to this Qanun; C Every non-Muslim religious person, business entity and/or legal entity that carries out financial transactions with Aceh Government and Regency/City Government". This article gives non-Muslim clients in Aceh the freedom to select between using traditional bank services and sharia bank services. Furthermore, in regards to the desired goods, it appears that this requires non-Muslim buyers to

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adhere to and abide by this Qanun. Non-Muslims have the option to be punished by affirmative law, or jinayah qanun, in contrast to the jinayah regulations, if it is determined that they have broken one of the jinayah qanun's points. Muslims are exempt from this rule. Most Muslims are required to submit to and follow the LKS Qanun and the Qanun Jinayah.

Non-Muslim Acehese are not obligated to adhere to these Shari'a qanuns, with the exception of voluntary submission and without coercion, as is the case with some of the qanuns that have been stipulated because their implementation is obviously based on Islamic personality, such as Qanun Jinayah (Din & Abubakar, 2021; Halim, 2022). However, the people of Aceh are expected to submit and comply with these provisions, this avoids the occurrence of usury-based transactions in community life.

Similar to this, the introduction of Qanun LKS in Aceh seems to disregard the needs of non-Muslim minorities. By doing away with traditional banking practices, it appears that minorities will no longer have the option to select the bank that will handle their transactions or utilize a variety of suitable bank products.

The existence of the LKS Qanun for the people of Aceh is very principled, because this Qanun is the basis for legitimation ²⁶ for the implementation of the single Islamic banking system in its entirety and totality, so that the sharia banking system becomes the only way out for the people of Aceh or immigrants currently in Aceh to carry out banking transactions. Although basically the existence of this qanun is to make the sharia system the only system for carrying out financial transactions both through banking and non-bank institutions such as pawnshops, cooperatives, insurance, and various other microfinance institutions that facilitate public financial transactions, Although basically what stands out in the implementation of the LKS qanun is about sharia banking being a financial institution that is fully protected through the ⁶ clauses in this qanun, it will ensure that people will only use the sharia system when carrying out financial transactions while in Aceh.

Only Sharia banking institutions that offer financial intermediation services and are an integral element of the governmental systems of Islamic countries make up the financial ecology of the Single Banking System. A tool for monetary policy is the Sharia banking ecosystem's existence. The Single Banking System can only be implemented in a nation with a well-developed Islamic financial system, including central banking institutions serving as monetary authorities and commercial banking institutions with full Sharia compliance.

¹ Perceptions of Non-Muslim Customers Regarding the Implementation of Sharia Banking in Aceh

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The findings of research conducted in multiple Acehese districts varied. Customer rights, irrespective of their religious identification, must essentially be safeguarded in Aceh's application of the Qanun for Islamic financial institutions. Because this right combines aspects of protection, interests, and will, the government, acting in its capacity as trustee, can employ political will in a way that is suitable for putting the LKS qanun into effect in Aceh.

The legal relationship between saving customers and banks is based on an agreement. For this reason, of course it is normal for the interests of the customers concerned to receive legal protection in line with the protection provided by law to banks. It cannot be denied that there is political will from the government to protect the interests of bank customers, especially customers who save funds. This is proven by the issuance of Law no. 8 of 1999 concerning Consumer Protection, apart from those stipulated in Law no. 7 of 1992 jo. Law no. 10 of 1998 concerning Banking. The participants in this study are non-Muslim clients in Aceh. According to data from the Central Bureau of Statistics, Aceh's non-Muslim community makes up around of the province's total population. These districts or cities in Aceh—Lhokseumawe City, East Aceh, Aceh Tamiang, North Aceh, Langsa, West Aceh, and Subulussalam—are the sites of the research.

The perception indicator used in this research is the view of non-Muslims regarding the determination of the LKS qanun, which had an impact on the cessation of conventional bank operations in Aceh. They were of the opinion that initially the implementation of these rules must be followed in accordance with the government's directions, but initially it was a little difficult for them to accept when the financial services they used stopped operating and they had to switch to sharia services. This makes some non-Muslim entrepreneurs hesitate. Regarding the perception of services from a financial aspect, it can be explained that almost all religious leaders and non-Muslim leaders stated that the business and investment climate in Aceh was very conducive and non-Muslim business ventures were running well. There are no gaps or social inequalities in non-Muslim businesses, as long as they run well from a halal and legal perspective. For the Muslim community, the principles of consumption must be taken into account in accordance with the provisions stipulated by Sharia' so that the continuity of Muslim life according to Sharia standards can run smoothly (Soud & Sayılır, 2017). Source: Data process, 2023.

Mrs. Rita stated, *"My husband and I agreed at first when we had to move to a sharia bank, because we didn't understand or have experience with sharia banks."* According to him first found it challenging to switch from a regular bank account to a sharia bank account since they lacked a thorough understanding of sharia banking and even sharia bank goods. They

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acknowledged that at first, they were dubious, despite the fact that they were merely deposit operations and money transfers. Some people are aware that this conversion simply involves the transfer of services from regular banks to Islamic banks, though. In fact, one of the informants said that when lower fees were applied to each transaction, there were benefits to using sharia banks' services.

Moreover, the opinions of non-Muslim clients on contracts or agreements in Islamic banks that employ contracts do not influence their degree of religiosity in comparison to adherents of other faiths. This indicates that they do not acknowledge the religious contradiction when it comes to entering into contracts or agreements in the financial industry. *"There is no influence for me in agreements or transactions at Islamic banks, same as with the conventional banks I used before,"* stated developer Miryato, a Buddhist. Another interpretation is that, in this instance, non-Muslim clients consent to contract on the sharia bank's products in line with sharia regulations.

Furthermore, the informan stated that his compliance with the LKS Qanun to use Sharia banking products and services was done voluntarily without any element of compulsion at all. However, sharia banks operating in Aceh must be able to provide optimal service to their customers, especially by optimally carrying out outreach and education to all their customers about new transactions at sharia banks such as BSI so that customers understand and understand the products. Islamic banks mainly serve the needs of entrepreneurs, which have been provided by conventional banks, but these services are also available in sharia banks, only substantively different but not too different in terms of operations. So that the existence of sharia banks is still able to meet the needs of consumers even though they are no longer the same as conventional banks because sharia banks are committed to and consistently apply sharia principles as institutions that comply with sharia principles. Commitment to socialize and educate customers is important to implement to increase customer loyalty because the existence of Qanun LKS has enabled sharia banks in Aceh, such as BSI, to operate optimally because they have equal competitors among sharia banks without competing with conventional banks. (Interview, 8 Mei 2023). The information on respondent characteristics that was gathered by researchers is shown in the table above. Research is being conducted in a number of areas. The information gathered is first-hand information gleaned via the distribution of questionnaires about non-Muslim perceptions of Aceh's Islamic banking and financial services, obtaining a random sample of non-Muslim research participants to take out questionnaires. According to the results, the city of Lhoksemawe scored well, with a percentage of 34%. The district of North Aceh, which was mostly made up of private

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empirical research completed 13% of the total number of respondents, 43% of the total number of respondents

An additional item is a claim that exceeded the researchers' expectations. Rita stated, "There is not much difference between the services provided by me after converting the account to a sharia bank." In light of this, a number of informants discussed their experiences utilizing Islamic bank products following their conversion from conventional banks. The informant did not feel under any duress or pressure to transfer the account—not even from a regulatory perspective. The informant was initially concerned about the deployment of Qanun LKS since he had not received accurate information, which led to bank conversion. Since, in his opinion, the Aceh Sharia bank administration is completely cognizant of the cultural nuances of the surrounding area, they are able to adequately explain the discrepancy between Islamic bank and conventional bank in Aceh.

Refer to (Hamzah et al., 2023; Iman Perkasa Wardoyo Putra et al., 2023)

A. Service Variables on Customer Perceptions

In the meantime, Samsu, the proprietor of the Kejora Star Shop, who has done business with Bank BSI and Danamon as a creditor, based his claim that "BSI management is very good at serving its customers" on the fact that this is one of the things that keeps customers loyal to sharia banks.

Moreover, Samsu, as an entrepreneur, feels that all the bank products and services he needs can still be found well by the management of sharia banks; therefore, there is no fundamental reason for not complying with the regulatory aspects of the LKS Qanun, which regulates sharia banks in Aceh.

Through testing service indicators on customer perceptions from all questions posed to respondents, it can be seen from the regression results above that the influence of service on non-Muslim customers' perceptions has a positive and significant effect with an alpha value of $0.00 < 0.005$ and a value of 21.361. The indicators used in the service variable are the respondent's experience with carrying out transactions and interactions with sharia banking institutions.

Compliance means adhering to instructions or laws, particularly those that take the form of regulations with jurisdictional clauses. Compliance is the right conduct of an individual toward the relevant legal requirements and regulations as determined by the government at a specific level, including the central, provincial, sub-district, and even the gampong level, which is the lowest level of authority in Aceh.

Regarding the acceptance of the legality of the existence of sharia banks as a single banking system with no other options, as is the case in other regions of Indonesia where dual

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laws are still in force, the participatory attitude of non-Muslims toward the use of sharia banking products and services operating in Aceh. All Acehese citizens can only utilize sharia banks as financial institutions to transact all financial service goods in compliance with sharia laws thanks to the country's banking system.

In terms of the participatory attitude of non-Muslims towards the use of sharia banking products and services operating in Aceh, this is a form of attitude of accepting the legal aspect of the existence of sharia banks as a single banking system which does not have other options as is the case in other regions in Indonesia where dual laws are still in effect. banking system, so that all Acehese people can only use sharia banks as financial institutions to transact all financial service products in accordance with sharia provisions.

As stated by Rita, who works as a Buddhist teacher at SMPN 1 Kuala Simpang, she and her husband, Miryarto, who works as a developer, stated that initially it was not easy to move from the banks they had long subscribed to, namely Bank BRI and Bank BNI 46, who have been using its products and services since they were young, even since college. Even the conversion requirement stipulated in the LKS Qanun before the operational limits of conventional banks are closed in Aceh feels very forced; in fact, they have no idea at all that they have to interact and transact with sharia banks. Moreover, Sharia Bank Operations are very poorly understood by the non-Muslim community. However, after interacting directly with various sharia bank products and services, it turned out that the services provided by sharia banks were very good; in fact, operationally, there were almost no significant differences between the operations of sharia banks and previous conventional banks. Even after several years of transactions with sharia bank products and services, the management of this sharia bank is able to provide good service and satisfy its customers (Interview, July 5, 2023).

Furthermore, according to Aryana, one of the grocery wholesale business actors in Kuala Simpang City, the compliance and participatory actions taken in the form of converting bank usage from Bank Mandiri to Bank BSI were carried out voluntarily, especially during the conversion process. The management of Bank BSI was very friendly in providing the information that customers needed, so that the conversion process only took a short time and did not interfere with their business efforts at all, so that the entire conversion took place very comfortably. As a loyal Bank Mandiri customer, you still feel that you are benefiting because the use of BSI is still under Bank Mandiri management, so all Bank Mandiri employees who have been serving it are still in the same position when the conversion was carried out. So

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operationally, there is no significant difference between the two bank systems because they still feel like they are under the same management (Interview, July 10, 2023).

Tommi, a Protestant Christian business actor who resides in the city of Lhokseumawe, shared a similar viewpoint, stating that in theory, using Sharia banks for various business activities is solely a result of his submission as an Acehese citizen and resident who is required to obey and comply with the LKS Qanun's established provisions. As a Protestant Christian who adheres to the Aceh government, Tommi's submission and obedience do not conflict with his beliefs because they are solely intended to facilitate banking transactions (Interview, July 5, 2023).

According to several of the statements made above by non-Muslim individuals, particularly by traders and businessmen who participated in this study, their compliance and participatory attitude towards the Qanun LKS, particularly regarding the implementation of a single banking system in Aceh and use only for sharia banking products and services without voluntarily doing so, it is very natural that this is displayed in the form of behavior and attitude that is characteristic of Acehese citizens.

Reasons why Non-Muslims in Aceh Use Sharia Banking Products

Markers of legal awareness, according to Soerjono Soekanto, are actually quite tangible markers of the degree of legal awareness. On another level, it may be said that becoming a good citizen requires abiding by the law. So, in order to safeguard and offer a sense of justice for the sake of establishing order and peace in the lives of people in a country, an authoritative state must adopt written or unwritten laws, norms, or regulations accompanied by consequences.

For justice, unity, and obedience to be realized in this situation, the state must be able to be present and play a strategic role in regulating society to ensure that it implements legal requirements and complies with them appropriately. Based on the idea presented above, the author explains a number of argumentative justifications provided by respondents from non-Muslim clients regarding their compliance with the Qanun on Sharia Financial Institutions, which is fully implemented in Aceh in both banks and non-bank financial institutions.

Aceh reported that once the conflict was ended, it is now highly conducive; no disagreements have developed within the community, especially between members of different religions, according to Bestari Lautama, who has lived in Aceh since 1979. Living in Lhokseumawe City, the diversity of the neighborhood did not create conflict. This encourages minority communities in Lhokseumawe City to abide by and submit to the rules established by

the Aceh Government in the Qanun LKS so that all communities can use sharia banking services and products without running into problems and so that the rules contained in this qanun do not conflict with the beliefs of any particular community (Interview, July 8, 2023).

In implementing the LKS Qanun, a strong, consistent, and continuous commitment is needed from customers who, in fact, are the plural population of Aceh, so that it is not co-opted and discriminated against, as if the Qanun were forced to apply to non-Muslims who must comply with the LKS Qanun, so that at this level, even non-Muslim communities must use sharia banks to use bank products and services, which is not actually intended for the implementation of this qanun. This is also what Rita ~~the buddhist teacher~~(~~the Buddhist teacher at SMPN 1 Kuala Simpang Budha~~) and her husband, Miryanto, who used to have BRI, BNI, and BSI deposits, felt. Initially, I only used savings products at BSI because, at first, I felt forced to worry about Sharia Bank operations, which gave the impression of being Islamic. However, they further felt that the service was good and not discriminatory, even though minorities still felt comfortable with Sharia Bank transactions. So compliance with using Islamic banks is based on experience as a result of interactions with sharia financial service providers (Interview, July 5, 2023).

Novita Nababan, the wife of a pastor who serves at the HKBP Church in Langsa City, expressed a similar viewpoint, stating that she initially had reservations about complying with the LKS Qanun because when conventional banks closed, it led to public panic because their existence, which was previously widely known by the community, had to close its operational offices. He initially felt strongly compelled to use sharia banking services and products as a customer; this compulsion intensified because he had no other option. The sense of obligation eventually vanished due to the excellent service, but her husband, a working pastor, continues to use Bank Mandiri goods due to his practical need as a pastor (Interview, July 6, 2023).

Based on the aforementioned statements, it can be seen that the non-Muslim community in Aceh complies with the laws and rules established by the Aceh government, even though this differs from their desire to be able to continue doing business with conventional banks. After all, conventional banks have existed in Aceh for a long time, and people are free to make decisions based on their individual preferences.

Furthermore, given that the law is frequently enforced without regard for the principles of justice and is perceived as having lost its power, some people have grown more daring in acting in ways that violate accepted legal norms for the purpose of their own interests. In the actual world, certain law enforcers frequently portray a negative image of law enforcement,

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behave illegally, and law enforcement is perceived as discriminating. Thus, in this instance, some people's disobedience of the law is motivated by allegiance to personal interests.

Conclusion

Although operations based on a single banking system have only been in place since 2021, the perception of non-Muslim customers regarding sharia banking in Aceh in meeting customer needs generally displays a responsive attitude, which generally states that sharia banks are able to provide good service. Non-Muslim clients acknowledged the bank's existence. Even though the government forbids interaction with and business with conventional banks, Sharia does not contradict with the beliefs and religion of non-Muslim clients. This is consistent with the findings of the multiple regression test, which found a positive and significant impact from customers who are not Muslims. According to non-Muslim customers' verbal statements and personal experiences, adherence to the LKS Qanun, which establishes a single banking system in banks and non-bank sharia financial institutions, is the community's submission to and compliance with the rules and legal requirements established by the government to foster order, comfort, and also the protection of society. Lastly, the usage of sharia banking institutions for savings, deposit, and current account products as well as other financial services needed by non-Muslim consumers for both business activities and daily requirements demonstrates a non-compliant and participating mindset. Customers who are not Muslims in Aceh are fully aware that Qanun LKS exists and that it is being used as part of the execution of Islamic law, which is unique to Aceh and in which all members of a diverse society must actively and participatively participate.

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