

Analysis of Public Understanding of the Halal Products of Bank Syariah Indonesia Sungai Penuh City Branch

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Abstrak,

Perkembangan Bank Syariah Indonesia (BSI) sedang berkembang di Indonesia saat ini. Bank syariah memberikan keuntungan bagi Masyarakat Kota Sungai Penuh khususnya bagi yang beragama Islam. Tujuan menggunakan penelitian lapangan (empiris) seperti ini adalah untuk menilai Tingkat pemahaman Nasabah pengguna produk BSI Cabang Kota Sungai Penuh dengan metode wawancara dan observasi. Penelitian ini menggunakan metode deskriptif kualitatif. Subjek yang digunakan yaitu nasabah BSI Cabang Kota Sungai Penuh. Hasil penelitian ini menunjukkan bahwa, pemahaman nasabah BSI cabang kota Sungai Penuh mengenai ke-halal-lan produk-produk BSI belum sepenuhnya paham, para nasabah masih menganggap bahwa produk BSI tidak jauh berberda dengan bank konvensional. Meskipun demikian, para nasabah sudah memahami mengenai tentang produk-produk BSI yang terkait dengan unsur riba.

Kata Kunci: *Bank Syariah Indonesia (BSI), Masyarakat, Islam, Nasabah, dan Halal.*

Abstract,

The development of Indonesian Sharia Bank (BSI) is currently developing in Indonesia. Sharia banking provides benefits for the people of Sungai Penuh City, especially for those who are Muslim. The aim of using field research (empirical) like this is to assess the understanding of customers using BSI products at the Sungai Penuh City Branch using interview and observation methods. This research uses a qualitative descriptive method. The subjects used were customers of the BSI Sungai Penuh City Branch. The results of this research show that BSI customers' understanding of the Sungai Penuh branch regarding the halal and halal nature of BSI products is not yet fully understood, and customers still think that BSI products are not very different from conventional banks. However, customers already understand BSI products, which are related to usury.

Keywords: *Indonesian Sharia Bank (BSI), Society, Islam, Customers and Halal.*

INTRODUCTION

Financial institutions, especially in the banking sector, play an essential role in the Indonesian financial system. Various types of banks, such as Central Banks, Commercial Banks, and Rural Banks, play an essential role in providing financial services to the community to meet their daily needs. In managing finances, bank financial institutions in Indonesia must be covered by legal instruments, such as laws, to maintain the stability of the national financial

system. So, the distinctive characteristic of banking in managing finances in Indonesia is its crucial role in national economic and financial growth and the diversity of types of banks that provide financial services to community needs. As explained on the site, (Redaksi OCBC NISP, 2023) Banks have the authority to collect, manage, and regulate all finance-related aspects. Banks are expected to be able to optimally use financial resources to encourage economic growth and improve community welfare.

Indonesia has a majority Muslim population, so the need for financial institutions that operate based on sharia principles is important, namely by carrying out financial transactions without usury. As explained in the Al-Quran in surah al-Baqharah verses 278-279 which reads;

أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنْتُمْ مُؤْمِنِينَ فَإِن لَّمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِّنَ اللَّهِ وَرَسُولِهِ وَإِن تُبْتِغُوا فَالْكُمُ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ

Meaning:

“O you who believe! Fear Allah and leave the rest of usury (which has not been collected) if you are believers. If you do not do this, declare war on Allah and His Messenger. However, if you repent, you are entitled to the principal of your wealth. You have not done wrong (harm), and you have not been wronged (harmed)” (al-Baqharah verses 278-279).

So for this reason, various sharia financial institutions in Indonesia have emerged to meet this need, such as Bank Syariah Indonesia (BSI), Bank Mandiri Syariah (BMS), Bank Negara Indonesia Syariah (BNIS), and Bank Rakyat Indonesia (BRIS). Apart from that, other financial institutions operate by Sharia principles to support finances based on the Indonesian people's religious beliefs and principles. Especially in Sungai Penuh city, the majority of the population is Muslim, as seen from statistical sites (Badan Pusat Statistik Kota Sungai Penuh, 2019);

Table 1. Religion Adhered to by The People of Sungai Penuh City

Kecamatan	Agama Yang Dianut (Jiwa)									
	Islam		Protestan		Katolik		Hindu		Budha	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
Tanah Kampung	11.312	-	0	-	0	-	0	-	0	0
Kumun Debai	9.742	-	0	-	0	-	0	-	0	0
Sungai Penuh	9.786	-	130	-	96	-	0	-	96	0
Pondok Tinggi	17.117	-	141	-	0	-	0	-	14	0
Sungai Bungkal	9.886	-	234	-	27	-	0	-	0	0
Hamparan Rawang	16.634	-	2	-	0	-	0	-	0	0
Pesisir Bukit	12.557	-	27	-	0	-	0	-	0	0
Koto Baru	12.233	-	0	-	0	-	0	-	0	0
Kota Sungai Penuh	99.267	-	534	-	123	-	0	-	110	0

Source: BPS Sungai Penuh (2019)

Based on Table 1 above, it can be seen that the majority of the residents of Sungai Penuh City are adherents of the Islamic religion. However, the people in Sungai Penuh City are more likely to use conventional banking services than those operating according to Sharia principles. Based on the results of a survey conducted by researchers on ten random informants, it is known that the people in Sungai Penuh City very much need the need for a

Sharia bank because the majority of people in Sungai Penuh City are followers of the Islamic religion. Currently, in the City of Sungai Penuh, a banking system operates according to sharia principles. The government took this step because it saw that the breakthrough of Sharia banking in Indonesia was still lagging compared to conventional banks (Sulistiyaningsih & Shultan, 2021).

Many previous studies have studied Sharia banking. One of them is research (Ghojali & Suryaman, 2024) that shows that knowledge has a positive and significant effect on the interest of the people of Banda Aceh City in saving at Bank Syariah Indonesia. Other research discussing Islamic banking was conducted (Imran & Hendrawan, 2018) to examine public interest in using Sharia banking products. (Alawiyah, 2021) Also, it was explained that public knowledge about Sharia banking products and contracts is still low, which shows that many informants are customers of conventional banks compared to Sharia banking, so they only know about conventional bank products. Meanwhile, (Yuri et al., 2023) customers' decisions to use Sharia banking services are influenced by their knowledge of the bank's products, services, and location. This research has explained the public's general understanding of banking and banking products. However, the public's understanding of the products of Bank Syariah Indonesia, Sungai Penuh City Branch, was not mentioned.

Research regarding public understanding of Indonesian Sharia bank products at the Sungai Penuh City Branch is fundamental. This study aims to analyze the extent of public understanding of Islamic banking products, which can potentially increase their economic growth. With good understanding, the people in Sungai Penuh City, the majority of whom are Muslim, should carry out financial transactions according to sharia without involving usury. However, as explained in the research, the community prefers to use the financial products available in their village compared to the products of the Bank Syariah Indonesia (BSI) Sungai Penuh Branch (Maha, 2024). The research results show that public knowledge about Islamic banks is still low, especially regarding understanding the products, profit-sharing systems, and operational principles. This low level of understanding can influence people's decisions to become sharia bank customers. Therefore, a deeper understanding of Islamic banking will significantly impact the economy and finances of the people in Sungai Penuh City, just as the public can enjoy a financial system without usury and encourage the growth of UMKM based on the principle of profit-sharing.

LITERATURE REVIEW

This research found three theories relevant to the problems studied: Trust and Risk Theory, Social Identity Theory, and Religiosity Theory.

- Trust and Risk Theory

Trust and risk are essential in adopting financial products, especially Islamic banking. This theory focuses on how customers evaluate risks (both financial and sharia) and build trust in banking institutions that offer halal products. Customers tend to use halal products if they have a high level of trust in the product's conformity with Sharia principles and have confidence that the product is financially safe.

- Social Identity Theory

This theory suggests that individuals build their social identity based on membership in certain groups, such as religious groups. In this context, Muslim customers may be more likely to choose halal banking products because they align with their religious identity. The stronger a person's religious identity, the more likely they are to support products that are in line with their religious beliefs, including Sharia banking.

- Religiosity Theory

The theory of religiosity emphasizes the role of religion in influencing individual decisions and behavior. Customers who have a high level of religiosity tend to care more about financial products that comply with Sharia principles. This also reinforces that the decision to use halal products is not only based on economic reasons but also due to adherence to religious teachings.

- Financial institutions

Financial institutions are business entities that offer financial sector services by collecting public funds and channeling them to development projects. This institution acts as a mediator between community groups with excess funds and those needing funds. Examples of financial institutions in Indonesia include banks and non-banks. Thus, financial institutions play a vital role in the economy by providing various financial services such as collecting funds, lending, and other financial services. Same thing as said (Rosyda, n.d.) Financial institutions are business entities or institutions in the financial services sector that operate by providing financial service facilities, collecting funds from the public, and channeling them back to fund various financial activities that influence the course of the economy.

- Banking Concept

According to Law Number 10 of 1998, a bank is a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of credit

and/or other forms to improve the community's standard of living (Ilyas, 2018). According to Law Number 10 of 1998, banks are financial institutions that accept public savings and create credit. They act as intermediaries between depositors with excess funds and borrowers needing capital for various purposes. Banks earn profits by charging interest on loans and providing other fee-based services. Additionally, banks ensure the safety of deposits through deposit insurance and regulatory oversight. Banks are essential in facilitating economic activities, managing financial transactions, and encouraging economic growth.

- **Islamic Bank**

The development of Islamic banking in Indonesia has become a benchmark in the Indonesian economy. This was proven by the monetary crisis in 1998, which drowned several conventional banks, and many were liquidated due to the failure of their interest system. Meanwhile, banks that implement the sharia system can continue to exist and survive (Fitria, 2015). This is different from what was stated by (M. Dliyaul Muflihah, 2019) Sharia banks, which were born and developed in Indonesia in 1992, which started with the birth of Bank Muamalat as the only bank that carried out business activities based on the principle of profit sharing, and Sharia banks opened up opportunities for anyone. Who wants to convert from a conventional system to a Sharia system? Since 1992 until now, Islamic banks have continued to increase and have begun to spread throughout Indonesia, even though there is only one branch office. Bank Syariah Indonesia (BSI) can help people in Indonesia.

METHODS

In this research, the approach used is descriptive qualitative, which is an approach that emphasizes the understanding of the people of Sungai Penuh regarding Indonesian Sharia Bank products. The subjects in this research involved 10 BSI Sungaifull City Branch customers, consisting of 6 women and four men. The aim of using field research (empirical) like this is to assess the level of understanding of the people of Sungai Penuh City regarding Sharia banking products using interview and observation methods, which will later be analyzed using a qualitative approach. The researcher chose an exploratory qualitative approach because the method used was suitable for this research, which aims to understand in depth the understanding of BSI customers at the Sungai Full City Branch regarding Bank Syariah Indonesia products.

This research design involved observing locations and communities in the city of Sungai Penuh using Bank Syariah Indonesia (BSI) as the primary source of information. This research used Interview and observation methods as significant data collection techniques.

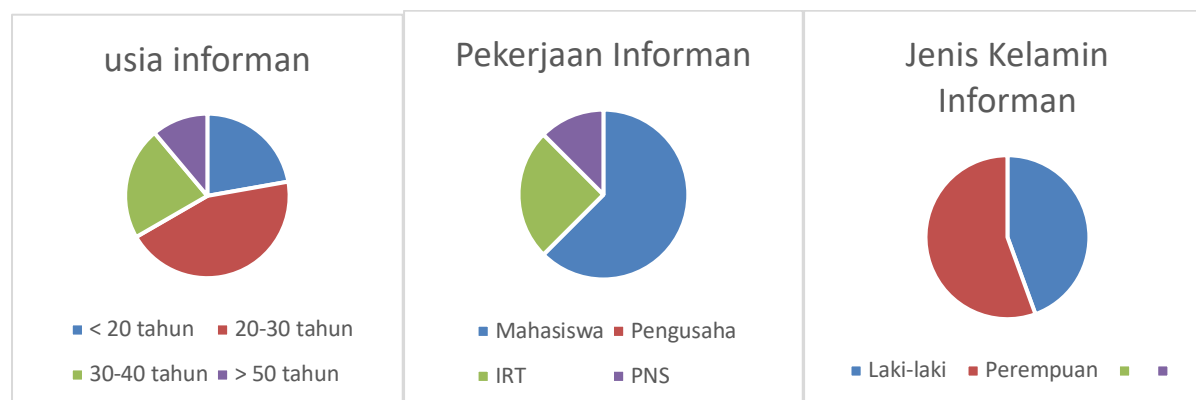
Data analysis in this research is focused on public understanding of the extent to which people in the city of Sungai Penuh understand Bank Syariah Indonesia products. The main aim of this question is to find out to what extent the people in Sungai Penuh City understand the halalness of the products offered by Bank Syariah Indonesia (BSI). This is an important question, considering BSI is a financial institution based on Islamic Sharia principles.

RESULTS AND DISCUSSION

Informant Characteristics

Observations and interviews conducted in the field regarding the understanding of the people of Sungai Penuh city regarding the products of the Indonesian sharia bank of the Sungai Penuh city branch. The research results describing the characteristics of informants including age, type of work and gender can be seen in the following table.

Figure 1. Informant Characteristics



source: questionnaire

The informant interviewed was a user of BSI products, Sungai Penuh City Branch. Therefore, data from the characteristics of the informants explains the factors related to the understanding of the people of Sungai Penuh City regarding the products of the Indonesian Sharia Bank, Sungai Penuh City branch, which consists of objects as perceptions, people's senses and people's attention. However, starting from the object that is seen by the public, namely sharia banking, there are still many people who do not have much knowledge regarding the halal and trust of products and public trust in sharia banks. (Fauziah et al., 2022).

Results

As an Islamic bank whose development is increasingly rapid in Indonesia, Bank Syariah Indonesia (BSI) has a strong commitment to sharia principles. One important aspect that customers pay attention to is the halalness of the products and services offered.

Customers' understanding of halal is very crucial because it is a determining factor in their trust and loyalty to BSI.

1. Customer Understanding Regarding the halalness of BSI products

Many people think that sharia banking products are not completely halal, in other words they are not in accordance with Islamic principles. Customers think that sharia banking is still very new in the banking world so it is difficult for customers to understand BSI products. So BSI's image is not yet fully known by the public at large, people are still hesitant to use products at Indonesian sharia banks.

As stated by the informant of this research, namely from a BSI customer in the city of Sungai Penuh:

"All products in sharia banks are not always halal. Sharia banks must ensure that their products comply with sharia principles and do not contain elements prohibited in Islam. Products that contain usury, speculation, or other elements prohibited in Islam cannot be considered halal."

Apart from that, BSI customers in Sungai Penuh City also revealed that:

"Sharia bank products are halal, this is because sharia banks are directly supervised by the Sharia Supervisory Board (DPS). Previously, this sharia bank was not developed because there was no driving force. After the election of K. H. Ma'ruf Amin, BSI was developed to various regions in Indonesia, one of which was the city of Full River. "In this case, it is impossible for a great scholar to want to develop things that are haram, even if there is something haram in it, it depends on the leaders of the BSI branch heads."

Apart from that, the informant also said that:

"Sharia banks in terms of transactions are the same as conventional banks as there is an element of riba (interest) in them. In the banking world, if there is no interest system or something else, the bank will not develop even if the Islamic bank seeks the reward (afterlife) where an employee's salary is taken from. "However, Islamic banks also have benefits for the community because there is one product, namely savings without a cent deduction".

Banking products such as mudharabah and syirkah contracts, these contracts have long been applied by the people of Sungai Penuh City, both in trade and agriculture. However, the names mudharabah and syirkah are too foreign to the ears of the people of Sungai Penuh city, as well as their halal status because BNI, BRI and other conventional banks have already entered the city of Sungai Penuh compared to BSI. People in the city of Sungai Penuh think that the products at conventional banks are the same as the products at BSI bank, only the names are different.

From the explanations expressed by these customers, products in the world of sharia banking, namely BSI products, are not all halal, some are also prohibited in Islam. Thus, the halalness of banking products is triggered by the banking leadership itself, how the BSI leadership manages the financial system without elements of maysir, gambling and gharar. Customers, especially in the city of Sungai Penuh, with a high school or equivalent level of

education, do not really understand BSI products, nor do many customers with a bachelor's level of education understand the halalness of BSI products. Most of the BSI customers who are informants for this research only have a general understanding of BSI products even though the BSI way of working has long been applied by the people of Sungai Penuh City both in trade and in agriculture.

2. Customer understanding regarding investment in BSI does not conflict with Islam

The people of Sungai Penuh City, whose majority are Muslims, certainly really need investment that is halal without usury. However, the Sungai Full Community's understanding of investing in sharia banks is different.

As conveyed by the informants of this research, namely from BSI customers in the city of Sungai Penuh:

"Investment products in sharia banks are designed to comply with sharia principles, such as avoiding usury and investing in halal businesses. These products are usually based on the principle of profit sharing or mudharabah, which allows profits and losses to be shared between the bank and the customer according to the agreement"

Apart from that, BSI customers in the city of Sungai Penuh stated that:

"Investment products in sharia banks do not conflict with Islamic teachings. Sharia investments follow Islamic principles, such as the prohibition of usury (interest), haram, and no gambling. Therefore, investment products in sharia banks are in accordance with Islamic teachings"

Apart from that, the informant also said that:

"Investment products in sharia banks can conflict with Islamic teachings if they contain prohibited elements, such as usury or speculation. Sharia banks must ensure that their products comply with sharia principles and do not contain elements prohibited in Islam"

Apart from that, informants from BSI customers in the city of Sungai Penuh said that:

"Produk investasi di bank syariah itu bertentangan dengan ajaran islam walaupun hanya sedikit, hal ini dikarenakan Bank Syariah Indonesia (BSI) di dongkrak oleh bank- bank konvensional seperti BRI Syariah, BNI Syariah, dan Mandiri Syariah"

From the explanation expressed by the customer, investment products in sharia banks are halal, this is because before BSI manages the funds of the people whose investments they are investing, they will go directly into the field to check what business the person is opening. This BSI product is usually like a mudharabah contract where there is a capital owner and a manager as well as a musyarakah, that is, they both provide capital and both manage a business. Thus, investing in BSI does not conflict with Islam because BSI is transparent in managing investment funds.

3. BSI Customers' understanding of their products does not contain Speculation

Many members of the public have a general understanding of the products at BSI, but there are also those who really understand BSI products. As stated by the informant of this research, namely from a BSI customer in the city of Sungai Penuh:

"Not all products in Islamic banks are free from speculation, but Islamic banks try to reduce speculative risk in their products. Islamic banks emphasize transparency, fairness and sustainability. Products in Islamic banks are run without speculation to comply with Islamic financial principles"

Apart from that, the informant also said that:

"Not all products in sharia banks contain speculation. However, Islamic banks must also ensure that their products do not contain speculation or unreasonable risks. Products containing speculation may conflict with sharia principles"

From the explanations expressed by these customers, the products at sharia banks do not completely contain speculation because sharia banks are supervised by authorities such as the Sharia Supervisory Board (DPS). Therefore, it is very difficult for products in Islamic banks to contain elements of speculation.

4. Customer understanding of financial products at BSI does not contain elements of gambling

Indonesian Sharia Bank (BSI) is designed with halal products without causing harm to either party. The general public certainly understands that gambling is prohibited by Islam. There are several opinions from the people of Sungai Penuh City of BSI users, about BSI financial products.

As stated by the informants of this research, namely BSI customers in the city of Sungai Penuh:

"Financial products at sharia banks are carried out for business activities that do not contain elements of gambling. Islamic banks follow Islamic sharia principles which prohibit the practice of gambling. Therefore, financial products at Islamic banks are free from gambling elements. Business activities funded by sharia banks are clear, transparent and do not contain elements of gambling. Financial products in sharia banks are carried out for business activities in accordance with sharia principles, which include a prohibition on activities that contain elements of gambling (maysir). All transactions must be carried out with transparency and without speculative elements"

5. Public understanding of BSI products that are free from usury

Usury in Islam is strictly prohibited in Islam, which is a heinous act because it is considered unfair and detrimental to one party. Society certainly understands usury very well among both children and adults. Many banks operate by carrying out transactions that involve usury, without exception Bank Syariah Indonesia.

As stated by the informants of this research, namely BSI customers in the city of Sungai Penuh:

"All products in sharia banks are designed to be free from usury. Sharia banks use schemes that are in accordance with the principle of profit sharing or fair buying and selling to replace conventional interest, thereby avoiding the practice of usury"

Apart from that, BSI customers in the city of Sungai Penuh also revealed that:

"Not all products in Islamic banks are free from usury. Sharia banks avoid usury (interest) and adhere to Islamic financial principles based on the Koran and Hadith. Products at Islamic banks are designed to not contain usury and operate in accordance with Islamic sharia principles. However, there are some who are still involved in what is called usury, although not all of them."

Apart from that, the informant also said that:

"The products at sharia banks have usury in them, it's just that the name is different from conventional banks. Bank interest when borrowing money from Islamic banks is greater than conventional banks."

From the explanation expressed by BSI customers, the practice of usury still exists at Bank Syariah Indonesia, although in very small amounts. This usurious practice may have been triggered by the existence of conventional banks which helped encourage the development of BSI. To improve this, Indonesian sharia banks should stay away from conventional bank transcripts.

Discussion

Customer Understanding Regarding The Halalness of BSI Products

The knowledge of BSI Sungai Penuh customers regarding halal products is still in the deficient category. Customers only know the products they use, this is because BSI's presence in the city of Sungai Penuh is relatively new. Customers assume that BSI is the same as conventional banks. However, Bank Syariah Indonesia (BSI) designed it specifically with sharia principles or Islamic law in mind. Bank Syariah Indonesia operates in accordance with sharia principles, which prohibit usury (interest), maysir (gambling), and gharar (uncertainty). This bank offers halal financial products in accordance with Islamic teachings. BSI has a different operational structure from conventional banks. This bank uses the principles of results (mudharabah) and buying and selling (murabahah) in its operational activities. the same as described by (Hidayat et al., 2024) the public's perception of contracts and the benefits of sharia banking transactions. Even though banks use different interest systems, many still consider it conventional interest. But research (Basthomi et al., 2021) gave results that the informants had less comprehensive knowledge and understanding of the development of sharia banking. Many informants were not aware of the merger carried out by the state-owned sharia bank to become Indonesian sharia (BSI), which made it difficult for informants to provide their assumptions. The muamalat contracts in sharia banks are not yet fully understood.

Customer Understanding Regarding Investment in BSI Does Not Conflict With Islam

Many customers still do not fully understand the halal nature of investing in sharia banks. Customers still think that investing in Islamic banks is the same as other conventional banks. BSI customers also do not really understand the concept of investing in sharia banks. The understanding of BSI customers is that there are still those who think that investments in sharia banks are not completely halal, there are also some investments that are contrary to Islamic teachings. This is because Islamic banks are still being boosted by conventional banks. The same as stated (Agustin & Hakim, 2022) suggests that knowledge directly influences interest in sharia investing. Thus, public knowledge in investing has a big influence on halal investment in sharia banks. On the other hand, the presence of sharia banks which are still relatively new compared to conventional banks in the city of Sungai Penuh also means that people do not understand the investment in sharia banks.

BSI Customers' Understanding Of Their Products Does Not Contain Speculation

The knowledge of BSI customers at Sungai Penuh City Branch is that not all products at Indonesian sharia banks contain speculation. Islamic banks do everything they can to reduce speculation in their products. Islamic banks emphasize their products with transparency, fairness and sustainability. However, Islamic banks must also ensure that the products at BSI are free from unreasonable risks, this could be contrary to Islamic teachings. According to (Mukti & Suprayogi, 2020) who stated that there is still speculation in Islamic banks caused by individuals within them. However, from the Islamic bank itself, there is not a single product that contains speculation if you look at the terms and conditions because all calculations from transaction start to finish must be explained at the beginning. This is different from conventional banks which have products containing speculation.

Customer Understanding Of Financial Products At BSI Does Not Contain Elements Of Gambling

The understanding of BSI customers at Sungai Penuh City Branch shows that customers already understand which existing products contain gambling elements and which products do not contain gambling elements in them. Several BSI customers in the city of Sungai Penuh stated that financial products at sharia banks are run for halal business activities and do not contain elements of gambling. Sharia banks follow Islamic sharia principles which are guided by the Al-Qur'an and Hadith which prohibit the practice of gambling. Therefore, financial products at Islamic banks are free from gambling elements. Business activities funded by sharia banks are clear, transparent and do not contain elements of gambling.

However, contrary to research (Sukarnoto, 2020) which stated that products that do not contain gambling have the highest result of 31% agreeing, which means that bank bjb sharia products are positively understood by some customers as containing elements of sharia products. Research result (Najib, 2017) revealed that the principles related to sharia banking products are businesses that avoid the practices of usury, gharar, maisir (gambling) and haram products.

Public Understanding of BSI Products That Are Free From Usury

Customers' understanding of BSI products at the Sungai Penuh City branch which are free from usury means that customers only have a general understanding of these BSI products. Many BSI customers in the city of Sungai Penuh stated that the products at Bank Syariah Indonesia are free from usury because the Sharia Bank is run in accordance with the Al-Qur'an and Hadith. However, there are also BSI customers who think that the products at sharia banks are the same as the products at conventional banks, only the product names are different. So for this reason, customers who use BSI Kota Sungai Penuh do not fully understand BSI Kota Sungai Penuh products. According to (Unique, 2016) stated that public understanding of sharia banking products and services is still very low. Perceptions about understanding Islamic banking products and services will influence people's behavior in using Islamic banking products and services. According to (Wajo & Betawi, 2021) who stated that the lack of public knowledge regarding sharia banking will have an impact on the public's inaccurate perception of the existence of sharia banks.

CONCLUSION

From the explanation of result and empirical finding, we can make some conclusion write below:

1. Customers' understanding of the halalness of BSI products is still not comprehensive. Customers tend to only understand the products they use without understanding other products. For example, products such as Mudharabah and Murabahah have long been used by customers in Sungai Penuh City in the agricultural and trade sectors, but BSI's presence in the city still does not allow customers to fully understand the products offered.
2. Investment products at BSI are indeed different from products at conventional banks, but BSI customers in Sungai Penuh City still consider the two to be not that different, only different in name.

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