

## The Shared Values of Sharia Banking: Non-Muslims Under The Qanun on Islamic Financial Institutions in Aceh

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### Abstract

The implementation of the Qanun No. 11/2018 on Sharia Financial Institutions (SFIs) has led all conventional banks to suspend their operation in Aceh. The Qanun has imposed Acehnese people to use sharia banking services. It raises the question of the extent non-Muslims accept the implementation of the Qanun on SFIs considering their civil rights and how they view the Qanun in terms of their religiosity, legal compliance, and motivation for submitting to it. This study aims to analyze the reasons why non-Muslims submit to and comply with the Qanun, as well as their experiences in receiving sharia banking services. This juridical and empirical legal research collected data from observation and in-depth interviews with nine respondents in several districts in Aceh and three people outside Aceh. It concludes that non-Muslims are generally in favor of the Qanun's implementation. They do not mind utilizing sharia financial products and services, and the Qanun's provisions do not restrict their access and interests. The administration of the banks can generally satisfy the legal requirements of offering sharia banking clients quality services irrespective of their religious background. All engagement elements are fulfilled under the civil law. The sharia banking principles has not only become shared values among different religious adherents in Aceh but also do not conflict with non-Muslim customers' beliefs, religions, and rights in terms of the principle of equality before the law.

### Abstrak

Penerapan Qanun Nomor 11 Tahun 2018 tentang Lembaga Keuangan Syariah (LKS) telah menyebabkan seluruh bank konvensional menghentikan operasionalnya di Aceh. Qanun tersebut telah mewajibkan masyarakat Aceh untuk menggunakan layanan perbankan Syariah. Hal ini menimbulkan pertanyaan sejauh mana non-Muslim menerima penerapan Qanun tentang LKS dengan mempertimbangkan hak-hak sipil mereka dan bagaimana mereka memandang Qanun dalam kaitannya dengan keberagamaan, kepatuhan hukum, dan motivasi untuk tunduk pada Qanun tersebut. Penelitian ini bertujuan untuk menganalisis alasan non-Muslim tunduk dan patuh terhadap Qanun, serta pengalaman mereka dalam menerima layanan perbankan syariah. Penelitian hukum yuridis dan empiris ini mengumpulkan data melalui observasi dan wawancara mendalam terhadap sembilan responden di beberapa kabupaten di Aceh dan tiga orang di luar Aceh. Laporan ini menyimpulkan bahwa non-Muslim pada umumnya mendukung penerapan Qanun tersebut. Mereka tidak keberatan memanfaatkan produk dan jasa keuangan syariah, serta akses dan kepentingan mereka tidak dibatasi oleh ketentuan Qanun. Secara umum, administrasi bank dapat memenuhi persyaratan hukum dalam menawarkan layanan berkualitas kepada klien perbankan syariah terlepas dari latar belakang agama mereka. Seluruh unsur perikatan dipenuhi berdasarkan perspektif hukum perdata. Prinsip perbankan syariah tidak hanya menjadi nilai bersama antar umat beragama di Aceh tetapi juga tidak bertentangan dengan keyakinan, agama, dan hak nasabah non-Muslim dalam prinsip kesetaraan di hadapan hukum.

### Keyword:

Perceptions; Non-Muslims; Sharia Banking Services; Products; Religiosity

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## Introduction

People perceive the implementation of sharia in Acehese society as a long struggle to maintain the Islamic nature of Aceh. It is deemed an essential part of the dynamics of the lives of the religious Acehese people, who expect all aspects of life to be in harmony with the provisions of the Sharia that Allah has established (Daipon, 2020; Berutu, 2019). Even though the majority of the population in Aceh are Muslims, implementing Islamic law needs to consider the adherents of the other religions in Aceh, such as Catholics, Hindus, Buddhists, and Christians. The distribution of the non-Muslim population in Aceh spans in several districts, such as Aceh Tenggara, with 25,200 Christians and 6,170 Catholics; other border areas, such as Subulussalam, with 1,292 Christians; and Aceh Singkil district, with 7,782 Christians, 2 Buddhists, and 9 Hindus. Then, in Banda Aceh, there are 1,510 Christians and 3,652 Buddhists. The distribution of the non-Muslim population in all over Aceh province is 37,620 Protestants, 9,181 Catholics, 256 Hindus, and 7,529 Buddhists (BPS, 2024). Their rights need to be protected and their safety maintained (Mumtazinur & Wahyuni, 2021).

Acehnese Non-Muslims are not obligated to adhere to these shari'a Qanuns unless they choose to do so voluntarily and without coercion, as is the case with some Qanuns, such as Qanun Jinayah, which are implemented based on Islamic personality (Din & Abubakar, 2021; Halim, 2022). The Qanun No. 11/2018 on Lembaga Keuangan Syariah (Sharia Financial Institutions/ hereafter called SFIs) has been in effect since 2021. The Muslim population in Aceh is subject to the SFIs Qanun's legal provisions, aiming to eliminating usury-containing transactions in the daily economic activities of the society. This is consistent with the SFIs Qanun's primary goal, which is to enforce Islamic law-based regulation on trading and economic activities in Aceh.

The Government of Aceh has decided that all banking operations in Aceh must adhere to Islamic law, which is legally specified in the Qanun and also the DSN (Dewan Syariah Nasional/National Sharia Council) fatwa, as the provisions of the Qanun No. 11 of 2018 concerning Sharia Financial Institutions. All conventional bank operations in Aceh must be suspended by permanently closing their premises or converted to Sharia ones. The Qanun on SFIs has remained influential in determining the operational basis of Islamic banks in Aceh as the only legal banking system. Despite some opposition or calls for its cancellation, this is due to the concerns that it restricts people's freedom to choose any bank services they prefer, either conventional or sharia banks (Ibrahim & Salam, 2021, Budiman, 2021, Yahya et al., 2023).

Non-Muslim citizens of Indonesia have the same formal legal rights as other citizens, including the right to obtain financial rights, both individually and publicly. This is based on the provisions of Article 27, paragraphs (1) and (2) of the 1945 Constitution, which specify that Indonesia, as a constitutional state, holds the principle of equality in law and governance (the right of legal equality). Article 27, paragraph (1) of the 1945 Constitution explicitly states that "*all citizens have the same position before law and government and are obliged to uphold the law and government without exception,*" which refers to the principle of equality in law and government, or the right to legal equality. In addition, paragraph (2) states, "*Every citizen has the right to work and live a life that is worthy of humanity.*"

The Indonesian Amendment of the 1945 Constitution has extensively covered human rights in the elaboration of Article 27, paragraphs (1) and (2) of the 1945 Constitution. However, regarding the implementation, there are several instances of legal discrimination. Take for example, the ones between those with money and those without it and between those in positions of power and those without it. Justice for all is often deemed ideal at the de jure level while hard to implement at the de facto level. Some people believe that lawmakers created the law to oppress those with low incomes and elevate the elite. When implementing laws or regulations, law enforcers frequently disregard the reality in society. As a result, "law" enforcers only serve as the rules' spokespersons. Law enforcement officials frequently disregard social realities. This is how

those in authority and law enforcement often implement the law without regard for morality or the society's sense of justice.

The gap between the higher principles of human rights and justice as well as freedom from any kind of discrimination with regards to religious differences on one hand and the specific regulation on the other hand, seems to occur in the Qanun on SFIs. The Qanun has abolished all conventional bank operations. It has been perceived to disregard the interests of non-Muslim minorities in Aceh. It appears to limit the minorities' ability to select the bank for any transactions or use different bank products that are in line with their interests. The Qanun has abolished the existence of conventional banks without exception, both commercial banks and BPR (Bank Perkreditan Rakyat/Rural Banks). As a result, all these conventional banks have 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. Similarly, new commercial banks operating in Aceh such as Permata Bank, Panin Bank, Mega Bank, Sinar Mas Bank, and others, have to suspend their operations. This has generated debates among various groups, both for the public, which is bank customers who have to follow the procedures due to the closure of conventional banks, and for bank service providers and their employees, who have to bear the consequences of their operational closures. Such consequences include the (dis)continuation of work and salary rationalization, as well as the worst consequences, namely resigning from work or moving to other banks still operating in Aceh (Rita, 2023).

At this level, non-Muslim parties are "*forced*" by the legal provisions in the Qanun on SFIs to use the Islamic banking system, not necessarily tailored to their needs nor fit to their understanding of bank products and services. This has been exacerbated by the fact that the operation of Islamic banks in Aceh has raised the irony where the performance of sharia banks is perceived as relatively lower than the one of conventional banks due to the lack of experience, vulnerable operational performance, and the new bank system. Hence, it cannot meet the customers' needs and desires. This gives the impression that the legal consequences of the Qanun on SFIs are forcing non-Muslim minorities in Aceh or those in Aceh to immediately comply with the provisions of the Qanun, which only allow the operation of Islamic banks in Aceh. As a result, non-Muslim parties must also comply with this provision and must prepare themselves to use sharia banking 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 provisions of the Qanun have to apply to all societal levels who need banking transactions regardless of their consent. Therefore, some perceive that these Qanun provisions are coercive. Regardless of their preference and consent, when conventional banks are closed, the general public in Aceh, including residents with permanent and temporary addresses, immigrants, people visiting Aceh, and young people who make financial transactions in banking, must use Islamic banks.

A significant part of Acehnese society are business people who require bank services in their commercial operations, part of them are non-Muslims. 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. In fact, the latter have lack of relevance to non-Muslim religions. Nevertheless, non-Muslims must adjust to this reality due to the legal consequences of the Qanun provisions.

No exception clause is provided in the Qanun provisions. Therefore, the Qanun provisions are binding on all Acehnese people, regardless of their religious differences. The Qanun becomes an imposition for all religiously plural Acehnese 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 analyze non-Muslim customers' attitudes and 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 to establish a fair and thriving Acehnese economy under the guidance of Islamic sharia. Regarding Islamic Sharia principles, Aceh Qanun Number 8 of 2014 mandates that financial institutions operating in Aceh must implement Sharia standards. This Qanun serves as a follow-up to that mandate.

Finding a reliable response to the question of how non-Muslim attitudes and perceptions of Islamic financial institutions in Aceh regarding sharia implementation, which explicitly explains the application of Qanun Number 11 of 2018, is crucial. Based on previous research on non-Muslim communities' perceptions of Islamic banking, authors have compiled several prior studies to identify the gap in the literature and fill in such gaps and highlight the novelty of the work, particularly regarding the implementation of the LKS Qanun.

According to (Amin, et.al. 2013), non-Muslim customers have trust and good relationships with Islamic banks, which provide customers with a good service system. However, this research lacks in assessing whether non-Muslim customers in Aceh are able to adapt to Sharia banking, and does not examine their reasons for complying with the rules set by the government? Another study by (Haque, et.al. 2009) assesses the relationship between social and religious factors and service quality. They find that non-Muslim customers have confidence in Islamic banks. Meanwhile, a research by Armianti (2020) finds only 20% of non-Muslims tend to use Islamic banks while 80% of non-Muslims claim they are not interested in doing business with Islamic banks. Another study find that many non-Muslims believe that sharia banks are only for Muslim communities, and they are unfamiliar with them (Alam & Al-Amri, 2020).

The perception in this study is relevant to the passage of Qanun No. 11 of 2018 on SFIs, 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 different religions from the majority of Muslims. This study significantly differs from previous research by examining perceptions related to non-Muslim customers' reasons for utilizing sharia banking products and services. Finally, this article will explain and look for in depth facts about non-Muslim customers' perceptions of utilizing 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.

### **Implementation of Sharia Banking in Aceh**

Acehnese people's desire to conduct business according to Islamic legal rules should be complemented with highly qualified of human resources of sharia banks. This is to ensure they manage their assets in compliance with the fundamental rules of sharia finance, as stipulated in the Qur'an and Hadith. In response to the public's growing desire for institutions free from usury and the increased public knowledge of using the products and services of sharia banking institutions over the past ten years, banking business providers have been more aggressive in building these institutions.

The implementation of the sharia banking system, which is a crucial component of the long-sought implementation of Islamic law, is deemed as identity building for the people of Aceh. Despite the fact that such sharia implementation has involved several ethical conundrums and complex sociopolitical dynamics that have drained resources like energy, money, tears, and even lives of many Acehnese people (Salim, 2015, Ichwan et al., 2020, Zada et al., 2022, Djawas et al., 2023). This can be linked to several historical events involving unrest and conflict in Aceh. This has led to the demands for privileges of Aceh provinces, particularly 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 by Law Number 18 of 2001 concerning Special Autonomy for Nanggroe Aceh Darussalam. These two laws has provided opportunities for applying Islamic law, although such implementation is still limited and

tends only to cover aspects of private law. Law No. 44 of 1999, concerning the implementation of Aceh Specialties, and Law No. 18 of 2001, concerning Special Autonomy for Aceh, have directly become the formal juridical basis for applying Islamic law as a positive legal domain. This legal provision has made Islamic law for the people of Aceh as 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 such principle, the legal aspects applied in Aceh have some specialties, 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 general legal provisions in Indonesia. These regulations address ten primary crimes, including *khamar* (*alcohol*), *maisir* (*gambling*), and *khalwat* (*non-mahram partner*). Aceh Qanun No. 11 of 2018 about Sharia Financial Institutions, which has formally stipulated to suspend all conventional bank operations in Aceh, is the most recent legal document in force in 2021.

In line with this, related to the implementation of the Qanun on SFIs, several challenges have occurred in building Sharia-based investment in Aceh. First, there is a lack of understanding of the Qanun among the stakeholders because not all of them completely understand the contents of the Qanun. Second, there needs to be more access to financial resources that investors and business actors can use to run their businesses. Third, Aceh's low economic growth has resulted in low interest among investors in investing in Aceh. This condition significantly impacts the sustainability of Sharia-based investment in Aceh. Fourth, there needs to be more infrastructure, especially information technology infrastructure, to support the implementation of the Qanun. Therefore, it is recommended that the Aceh Government provide a better understanding of the Qanun 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).

Although the initial part of the sharia implementation is focused mostly on the jinayah aspect, including *maisir*, *zina*, *khalwat*, and wine, the existence of Qanun 11 of 2018 concerning Sharia Financial Institutions has strengthened the application of Islamic law in the field of muamalah. In essence, the Aceh Qanun Number 11 of 2018 about Sharia Financial Institutions is a legislative law expected to govern the operations of financial institutions to develop a just and flourishing Acehese economy under the guidance of Islamic Sharia (Ulum and Ulum, 2023). 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 need to implement Sharia standards.

The civil law doctrine known as the freedom of contract grants anybody the authority to engage in a legally binding agreement. Similarly, in Islam, people can make agreements and bind to them (*iltizam*). In fact, 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 non-Muslims should engage in contracts or agreements pertaining to sharia bank transactions on a voluntary basis. Avoiding interest in transactions sets apart contracts or agreements in sharia banks from conventional ones. This is in contrast with the interest system used in conventional banks. Regarding sharia financial institutions in Aceh, this is the purpose of Qanun Non 11 of 2018 on SFIs.

The Qanun on SFIs has enabled the public's desire to conduct business with financial institutions that avoid usury and *gharar*. This contrasts with conventional banks that extensively run with banking interest mechanism. The presence of conventional banks in Aceh, including government-owned (BUMN) and privately held banks, as well as the Aceh government itself, has been formally suppressed by this Qanun.

The Article 6 of the Qanun on SFIs stipulates that the provisions apply to : point B, "*Every non-Muslim religious person who carries out transactions in Aceh*"; point C, "*Every non-Muslim religious person, business entity and legal entity that carries out financial transactions with Aceh Government and Regency/City Government.*" This article does not give non-Muslim clients in Aceh the freedom to select between using conventional bank services or sharia ones. Furthermore, non-Muslim buyers must adhere to and abide by this Qanun regarding the desired products. Non-Muslims can be punished by affirmative law, or jinayah qanun, in contrast to the jinayat regulations, if it is determined that they have broken one of the jinayat qanun's points. Non-Muslims are exempted from this Jinayat Qanun. Most Muslims must submit to and follow the Qanun on SFIs and the Jinayat Qanun.

Non-Muslim Acehnese are not obligated to adhere to these Shari'a qanuns, except by voluntary submission and without coercion, as is the case with some of the qanuns that have been stipulated because their implementation is 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.

However, the introduction of Qanun on SFISs in Aceh seems to disregard the needs of non-Muslim minorities. By making Aceh as exclusive territory for sharia financial institutions and doing away with conventional banking practices, it appears that minorities will no longer be able to select the bank that will handle their transactions or utilize various suitable bank products.

The existence of the Qanun on SFIs for the people of Aceh is fundamental because this Qanun is the basis for legitimation for the implementation of the single Islamic banking system in its entirety and totality. Through this Qanun, the sharia banking system becomes the only way out for the people of Aceh or immigrants currently in Aceh to carry out banking transactions. The Qanun applies to banks and non-bank institutions such as pawnshops, cooperatives, insurance, and various other microfinance institutions that facilitate public financial transactions, including Islamic social finance institutions (Anggraeni et.al, 2024). Although the existence of this Qanun is to make the Sharia system the only system for carrying out financial transactions, what stands out in the implementation of the Qanun is the fact that sharia financial institutions become the only financial institution fully protected through the clauses in this Qanun. As a consequence, it only allows people to solely use the sharia system when carrying out financial transactions when they live in Aceh.

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

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

The findings of research conducted in multiple Acehnese districts on non-Muslims' perceptions on the Qanun on SFIs have been 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 suitable for putting the Qanun into effect in Aceh. The legal relationship between saving customers and banks is based on agreements. For this reason, it is necessary for the interests of the customers concerned to receive legal protection in line with the protection provided by the law to the 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 perceptions assessed in this research is the views of non-Muslims regarding the implementation of the Qanun on SFIs, which had an impact on the suspension of conventional bank operations in Aceh. They believed that the implementation of these rules must initially be followed in accordance with the government's directions. However, it was a little difficult for them to accept when the conventional financial services they used stopped operating and they had to switch to sharia services. This has made some non-Muslim entrepreneurs hesitate about their banking activities' sustainability. However, such hesitation has been overturned.

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 their businesses in line with halal and sharia principles. 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).

(Rita, 2023) stated, *"My husband and I agreed at first when we had to move to a sharia bank, although we didn't understand or have experience with sharia banks."* According to her, it was challenging to switch from a regular conventional bank account to a sharia bank account since her husband and she lacked a thorough understanding of sharia banking and even sharia banking products. They acknowledged that at first, they were dubious, despite the fact that they merely use basic sharia banking product and service: saving deposit and money transfers. Some people know that this conversion simply involves transferring services from conventional banks to Islamic banks. In fact, one of the informants said that when lower fees are applied to each transaction, there are benefits to using sharia banks' services.

Moreover, the opinions of non-Muslim clients on contracts or agreements in Islamic banks indicate that such 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 sharia financial industry. *"There is no influence for me in agreements or transactions at Islamic banks, they are similar as the ones at the conventional banks I used before,"* stated developer (Miryato, 2023), a Buddhist. This means that non-Muslim clients give their consent to contract with the sharia bank's products in line with sharia regulations.

Furthermore, an informant stated that his compliance with the Qanun on SFIs to use sharia banking products and services has been on a voluntarily basis without any element of compulsion at all. However, sharia banks operating in Aceh must be able to provide optimal service to their customers. They need to optimally carry out outreach and education to all their customers about new transactions at sharia banks so that customers understand the products and services of sharia banks. Islamic banks also serve the needs of entrepreneurs, which conventional banks have provided. Such services are available in sharia banks, although in terms of substance, the former differs from the latter.

Nevertheless, they are not too different in terms of operations. With such approaches, the existence of sharia banks is expected to meet consumers' needs even though their nature is not the same as that of conventional banks. Sharia banks are committed to and consistently apply sharia principles as the institutions that comply with sharia principles. Sharia banks' commitment to socializing and educating customers is important to increase customer loyalty. The existence of Qanun on SFIs has enabled sharia banks in Aceh, such as BSI, to operate optimally because they have equal competitors of similar sharia banks, without competing with conventional banks.

An additional item is a claim that exceeded the researchers' expectations. (Rita, 2023) stated, *"There is not much difference between the services provided to 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 the Qanun on SFIs 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 sharia bank and conventional one in Aceh.

In similar vein with (Hamzah et al, 2023) and (Iman et al., 2023), this study also finds that the opinions of non-Muslim clients on banking services are typically evaluated in terms of excellent and optimal service. Non-Muslim customers receive equivalent benefits although they understand that Islamic financial institutions differ from conventional ones as the former are based on partnership schemes. However, the former are still able to offer similar levels of satisfaction and services.

In a similar vein, non-Muslim consumers initially thought that sharia banking services were under standard and would interfere with their business operations. However, they eventually helped support the operation of sharia banking services in Aceh by promoting the bank to perform well and provide quality services. This was the case with the introduction of the Qanun on SFIs in Aceh.

Another informant, (Samsu, 2023) the owner of the Kejora Star Shop, who has done business with Bank BSI and Danamon as a creditor, argued that "*BSI management is very good at serving its customers*". He said that such good services have served as one of the reasons that keep customers loyal to sharia banks. Moreover, Samsu, as an entrepreneur, feels that the management of sharia banks can still provide all the bank products and services he needs. Therefore, he argued that there is no fundamental reason for not complying with the regulatory aspects of the Qanun on SFIs, which regulates sharia banks in Aceh.

### **Attitudes of Non-Muslims after the Implementation of the Qanun on SFIs**

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, the lowest authority level 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 laws are still in force, the attitude of non-Muslims toward the use of sharia banking products and services operating in Aceh can be categorized as participatory. All Acehnese citizens can only utilize sharia banks as financial institutions to transact all financial service goods in compliance with sharia laws due to the province's single sharia 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 banking system are still in effect. Such single sharia banking system means that all Acehnese people can only use sharia banks as financial institutions to transact all financial service products in accordance with sharia provisions.

Rita, who works as a Buddhist teacher at SMPN 1 Kuala Simpang and 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. She and her husband had used the products and services since they were young, even since college. Then, the Qanun on SFIs has stipulated that the conversion is required for conventional banks if they intend to maintain their operation in Aceh. Otherwise, such



conventional banks have to suspend their operation in Aceh. When (Rita, 2023) and her husband were forced to move their bank accounts from conventional banks to sharia one, they have no idea at all that they have to interact and transact with sharia banks. This has been exacerbated by the fact that the non-Muslim community very poorly understands sharia banking operations. However, after interacting directly with various sharia bank products and services, it turned out that non-Muslim feel 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 bank can provide good service and satisfaction to its customers.

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 the bank from Bank Mandiri to BSI were carried out voluntarily, especially during the conversion process. The management of 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. One of the informants said: "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 operationally, there is no significant difference between the two bank systems because they still feel like they are under the same management" (Aryana, 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 Acehnese citizen and resident who is required to obey and comply with the 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 such submission and obedience are solely intended to facilitate banking transactions (Tommi, 2023).

Based on 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, reflect their submission to sharia law as Acehnese citizens. Despite they have different religious beliefs from the majority of Acehnese people, non-Muslims seem to accept the shared values of sharia banking principles of partnership and offering quality service and satisfaction to customers.

### **Reasons why Non-Muslims in Aceh Use Sharia Banking Products**

Soerjono Soekanto argued that markers of legal awareness are actually quite tangible as they are the markers of the degree of legal awareness. On another level, it may be said that becoming a good citizen requires the submission to the law. Therefore, 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 and/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 authors will discuss 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.

Once the conflict in Aceh was ended, it is reported that the province has been highly conducive for socio-economic development to promote the welfare of the society. An informant, (Bestari Lautama, 2023), who has lived in Aceh since 1979, has identified no disagreements within the community, especially between members of different religions. Living in Lhokseumawe City, he highlights the neighbourhood's diversity, which does 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 on SFIs. Therefore, all communities can use sharia banking services and products without problems. Thus, the rules contained in this qanun do not conflict with the beliefs of any particular community.

In implementing the Qanun on SFIs, a strong, consistent, and continuous commitment from sharia banks is needed to provide quality service for the customers who, in fact, are the plural population of Aceh. This is to ensure that non-Muslims customers are not co-opted and discriminated against. It seems that the Qanun has raised misperceptions as if the Qanun is forced to apply to non-Muslims who must comply with the Qanun. It is misperceived as if non-Muslim communities must use sharia banking products and services, which is not actually intended for the implementation of this Qanun. This is also what Rita, the Buddhist teacher, feels. She used to have BRI and BNI deposits, but then she converted to BSI deposits. She said

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 (Rita, 2023).

Novita Nababan, the wife of a pastor who serves at the HKBP Church in Langsa City, expressed a similar viewpoint. She initially had reservations about complying with the Qanun on SFIs because when conventional banks closed, it led to public panic. This is due to the fact that conventional banks, previously widely known by the community, had to close its operational offices. She initially felt strongly being compelled to use sharia banking services and products as a customer; this compulsion intensified because she had no other option. The sense of obligation eventually vanished due to the excellent service. Nevertheless, her husband, a working pastor, continues to use Bank Mandiri products due to his practical need as a pastor (Novita Nababan, 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. Before implementing the Qanun on SFIs, 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, 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

Following the issuance of the Qanun on SFIs where Aceh has to implement a single sharia banking system since 2021, non-Muslim customers' perception of sharia banking in Aceh generally displays a responsive attitude. In terms of meeting customer needs, sharia banks are generally able to provide good service. Non-Muslim clients have acknowledged the sharia banks' existence. Even though the government have forbidden interaction with and business with conventional banks, sharia banks do not contradict the beliefs and religions of non-Muslim clients.

According to non-Muslim customers' verbal statements and personal experiences, adherence to the 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 utilization 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. Non-Muslim customers in Aceh are fully aware that the Qanun on SFIs has existed 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 take part. This also implies that the sharia banking principles have become shared values among different religious adherents in Aceh and do not conflict with non-Muslim customers' beliefs, religions, and rights regarding the principle of equality before the law.

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