

Perceptions of Non-Muslim Chinese Ethnic Communities towards Islamic Banking (Study of the Chinese Village Community in Bengkulu City)

Faishal Rifqi Maycelino

UIN Fatmawati Sukarno Bengkulu

E-mail:

faisal.rifqi46@gmail.com

ABSTRACT. Abstract. This study aims to determine the perception of non-Muslim Chinese ethnic communities towards Islamic banking, especially the community in Kampung Cina, Bengkulu City. The method used is a descriptive qualitative approach with in-depth interview techniques with ten informants. The results of the study indicate that the majority of the community is aware of the existence of Islamic banking and understand that the service is open to all groups. However, their level of understanding of the principles and systems of Islamic banking is still low. This low level of understanding is caused by minimal socialization and limited facilities and services. In addition, most people feel that their financial needs have been met by conventional banks. This study recommends increasing socialization and expanding services to increase the inclusiveness of Islamic banking.

Keywords: Public perception, Islamic banking, Non-Muslims, Bengkulu Chinatown;

INTRODUCTION

The onset of the economic crisis that hit Indonesia in 1997-1998 marked the beginning of the government and public interest in Islamic banking. While other conventional banks were experiencing losses, Bank Muamalat Indonesia (BMI), the first and only Islamic bank in Indonesia, demonstrated its resilience in the face of the most challenging economic conditions in the country. The enactment of Law No. 10 of 1998 during the presidency of B.J. Habibie on banking provided an opportunity for Islamic banks to develop. This renewed momentum was felt during the presidency of Susilo Bambang Yudhoyono, who issued Law No. 21 of 2008 on Islamic banking, hoping to accelerate the development of Islamic banking.

Islamic banking itself is a bank that conducts its business activities based on Islamic principles and provides payment services, as defined in Law No. 21 of 2008 on Islamic banking. Indonesians prefer conventional banks over Islamic banks. The development of Islamic banking to date still shows shortcomings in several sectors, both in network and business volume, when compared to the growth of conventional banks. This is demonstrated by the small number of Islamic banks, especially in Bengkulu City. The establishment of Islamic banks is an indication of the harm of the interest system, or *riba*. This was confirmed by the issuance of a fatwa from the Indonesian Ulema Council (MUI) (December 16, 2003) prohibiting various types of interest, which was confirmed in January 2004. The presence of banking in Indonesia is expected to become a financial services company based on customer trust.

As Islamic financial institutions, Islamic banks are exposed to all the risks inherent in conventional banks; they must calculate the risks and returns of each banking transaction. However, Islamic banks are also exposed to unique risks, such as Displaced Commercial Risk and Sharia Compliance Risk. The risk profile of Islamic banks appears to be greater than that of

conventional banking, and Sharia compliance risk is a crucial aspect for Islamic banks to ensure customer loyalty and positively impact customer perceptions of Islamic banking.

Sharia commercial banks in Indonesia have experienced rapid growth over the past few decades. According to data from the Financial Services Authority (OJK), the total assets of Islamic commercial banks in Indonesia, measured in billions of rupiah, continue to increase year after year, reaching IDR 600 billion in August 2024.

According to data from the Financial Services Authority (OJK), in August 2024, the number of financing and third-party fund customers (Number of Accounts of Financing and Third-Party Funds) at Islamic commercial banks, including financing, stocks, receivables, *ijarah*, and shares, reached 42 million customers using Islamic banks. Sharia banks were created not only for the Muslim community but also for non-Muslims. In Bengkulu City, as of mid-2024, the province's population was 2,115,024, with a density of 105 people per km². Bengkulu's people are diverse, with the majority being Muslim (96.29%), Protestant (2.37%), Catholic (0.67%), Hindu (0.52%), Buddhist (0.14%), and others (0.01%). One of the areas with a predominantly non-Muslim population in Bengkulu City is the Chinatown area.

Bengkulu's Chinatown is located in Malabro Village, Teluk Segara District. It is located directly in front of Fort Marlborough. Furthermore, Chinatown was the center of the British colonial government and a spice storage center. Chinatown has existed in Bengkulu since 1600 years ago, when the British still ruled Bengkulu. The Chinese community began to flee after being granted entry by the British trading company. Initially, the Chinese who entered Bengkulu were small groups. They are a group of poor, migrant people who have not yet established a permanent home (constantly moving from one place to another). Some of the Chinese who came to Bengkulu worked as laborers and farmers.

Before settling in Bengkulu City, they first stopped in two areas: Manna, South Bengkulu, and Muara Aman, Lebong Regency. Those who came from Manna to Bengkulu made their living from the plantation sector, while those from Muara Aman worked in the gold mining sector.

During the 1970s, Kampung China (Chinatown) was at its peak. Today, only 20 Chinese-style shophouses remain in the area. Although adjacent to Zakat Beach, Fort Marlborough, and a seafood culinary center, One of the busiest spots in Bengkulu City, Kampung China, remains as quiet as an empty house. Even after 8 p.m., it's difficult to find vehicles passing through the area.

Kampung China in Bengkulu City is one of the areas that serves as a center for the non-Muslim Chinese community. This community's existence is interesting to study, given the differences in beliefs and cultures. Studying the perceptions of non-Muslim ethnic Chinese toward Islamic banking in Kampung China, Bengkulu City, is crucial to understanding the extent to which Islamic banking services are accepted by the non-Muslim community. This also serves as a reflection for the development of Islamic banking to be more inclusive and meet the needs of people from diverse backgrounds.

Previous research has demonstrated a lack of public understanding of Islamic banking, such as research by Lena Tevi, Siti Rhomadoni, and Khairan, and S. Hikmah Jamil, Eva Yuliyana, and Sulistyawati. From their research, researchers can conclude that public perception of Islamic banking is still unfavorable due to a lack of understanding of Islamic banks. This is caused by a lack of promotion by banks to the public. Several factors include a lack of knowledge about Islamic banks, namely needs, attitudes (affective), skills (psychomotor), mood, interest, attention, values, and personality.

Meanwhile, if seen from previous research conducted by Baiq Kalsum Sulastri, and Natiqotul Khusna and Versiandika Yudha Pratama, showing different results, the researchers stated that public perception of the existence of Islamic banks showed positive results. The public is interested in the existence of Islamic banks because the types of products and contracts in Islamic banks are classified as very good and the system is in accordance with Islamic law.

Furthermore, the public also revealed that the majority of the community agrees that Islamic banking is a solution to avoid the interest/riba system.

Based on the description of the background of the problem from the data obtained from previous research, there is a research gap that has been explained above, it can be seen that there is an inconsistency in the research results. Therefore, the researcher is interested in raising the research title "Perceptions of Non-Muslim Chinese Ethnic Communities towards Sharia Banking (Study of the Bengkulu Chinatown Community)". This research focuses on the perceptions of non-Muslim Chinese ethnic communities towards Sharia banking by taking a study in Kampung Cina, Bengkulu City. This research is expected to provide a deeper understanding of the factors that influence the acceptance of non-Muslim communities towards Sharia banking, as well as provide recommendations for Sharia banks to improve their services more broadly and inclusively.

METHOD

This study uses a descriptive research type with a qualitative approach. The informants in this study are the Chinese village community of Bengkulu City. In this study, the researcher used a purposive sampling technique. Purposive sampling is a way to obtain samples by selecting samples among the population according to what the researcher wants. In this technique, the researcher chooses a purposive sample subjectively. The selection of this "purposeful sample" was done because it is possible that the researcher has understood that the required information can be obtained from a particular target group that is able to provide the desired information because they do have such information and they meet the criteria determined by the researcher.

RESULTS AND DISCUSSION

Community Perceptions of Kampung Cina, Bengkulu City

Based on an interview with Mr. Rizal, a traditional medicine trader in Kampung Cina, Bengkulu City, on Monday, May 19, 2025, he stated that he was familiar with Islamic banking and that it is accessible to all races and religions. Mr. Rizal learned about Islamic banking through his family. Regarding Islamic banking, he stated that it is more complicated for him as a non-Muslim to understand. He also had limited knowledge of Islamic banking, namely that it uses a profit-sharing system and does not charge interest like conventional banks. Regarding the socialization of Islamic banking in Kampung Cina, Mr. Rizal was unaware of any, as he had never attended any Islamic banking socialization. He emphasized that he was not interested in becoming a Sharia banking customer, citing the interest-based system found in conventional banks. Several factors led Mr. Rizal to opt out of using Islamic banking services, including: excessive requirements, inefficiency, and a lack of understanding of the Islamic banking system. Mr. Rizal stated that he did not need Islamic banking services to run his business, as he already used conventional banking services. Mr. Rizal stated that he did not trust the Islamic banking system, as he believed it was nearly identical to conventional banking.

Based on an interview with Ms. Herlina, a repair shop owner in Kampung Cina, Bengkulu City, on Monday, May 19, 2025, she stated that she had long known about Islamic banking and that it was accessible to anyone regardless of race or religion. The only information Mrs. Herlina knew about Islamic banking was the existence of Islamic banks, which she obtained from seeing Islamic banking buildings in person. Regarding Islamic banking, she stated that Islamic banking technology is still minimal, such as the lack of widespread ATMs. Mrs. Herlina's understanding of Islamic banking is still minimal due to the lack of information she received, and the lack of socialization from Islamic banking. Mrs. Herlina stated that she was not interested in using Islamic banking services, because she had been using conventional banking services for a long time. The reason Mrs. Herlina did not choose to use Islamic banking services, because all of Mrs.

Herlina's financial needs were met by using conventional banking services, so Mrs. Herlina did not need other banking services. Mrs. Herlina said she did not need Islamic banking services, because she trusted conventional banks more for personal needs and to run her business. Mrs. Herlina also said she did not trust Islamic banking, because of her lack of understanding of Islamic banking, this made Mrs. Herlina feel unsure about using Islamic banking services.

CONCLUSION

The non-Muslim Chinese community in Bengkulu's Chinatown is generally aware of the existence of Islamic banking and understands that these services are open to all groups, regardless of religion or race. However, their understanding is limited to superficial aspects, such as the absence of an interest system and the principle of profit-sharing. A deeper understanding of contracts, Islamic principles, and the unique operational systems of Islamic banking remains very limited. This is due to the lack of outreach by Islamic banks. Almost all informants stated that there has never been any official outreach or educational activity from Islamic banks aimed at their community. This lack of direct and active engagement is a major obstacle to building a positive perception and explains why most informants cannot differentiate substantially between Islamic banks and conventional banks.

The majority of informants indicated a preference for conventional banks due to their efficiency, ease of access, a greater number of facilities such as ATMs, and perceived faster administrative processes. Islamic banking is perceived as more "complicated" and "less efficient," making it unsuitable for the community's practical needs, both in personal and business matters.

The majority of respondents stated that they had no discriminatory experiences with Islamic banks, but still chose not to use them because they felt they didn't fully understand the system and its benefits. This distrust was not born of ideological or religious prejudice, but rather a lack of information and experience. The perception of Islamic banking among non-Muslim ethnic Chinese communities is not solely determined by religious understanding, but also by pragmatic economic considerations, social networks, emotional comfort, and community customs. Bank selection is based more on convenience, security, and efficiency, rather than on alignment with religious values.

REFERENCES

- Djali, Psikologi Pendidikan (Jakarta: Bumi Aksara, 2008)
- Fabiana Meijon Fadul, Manajemen Pperbankan Syariah, Uir Press, 2019
- Kasmir, Bank Dan Lembaga Keuangan Lainnya (Jakarta: PT.Raja Grafindo Perseda, 2011)
- Kbbi, 'Pancaindra', Kamus Besar Bahasa Indonesia (Pancaindra), 2024
- Prasetyo, Ristiyanti, and Jhon Lhalauw, Perilaku Konsumen (Jakarta: Kencana, 2014)
- Rahma, Tri Inda Fhadila, 'Perbankan Syariah I', Buku Diktat, 2019, 100–117 Sholihin, Ahmad Ifham, Buku Pintar Ekonomi Syariah (Jakarta: PT. Gramedia, 2010)
- Ardianti, Lena Tevi, 'PERSEPSI MASYARAKAT TERHADAP BANK SYARIAH DI DESA PALOPAT PIJORKOLING PADANGSIDIMPUAN', Fakultas Ekonomi Dan Bisnis Islam , Etd.Uinsyahada.Ac.Id, 112, 2020
- Arifin, Hadi Suprpto, Ikhsan Fuady, and Engkus Kuswarno, 'Analisis Faktor Yang Mempengaruhi Persepsi Mahasiswa Terhadap Keberadaan Perda Syariah Di Kota Serang',

- Jurnal Penelitian Komonikasi Dan Opini Publik, 21.1 (2017), 88–101
- Ashari, Denny Rakhmad Widi, Mohammad Basid Al Haris, Akhmad Rifa'i, and Atina Hidayati, 'Persepsi Masyarakat Terhadap Mitos Dan Fakta Perbankan Syariah', *SINDA: Comprehensive Journal of Islamic Social Studies*, 3.2 (2023), 125–33
- Asrulla, Risnita, M. S Jailani, and Firdaus Jeka, 'Populasi Dan Sampling (Kuantitatif), Serta Pemilihan Informan Kunci (Kualitatif) Dalam Pendekatan Praktis', *Jurnal Pendidikan Tambusai*, 7.3 (2023), 26320–32
- Baiq Kalsum Sulastri, 'Persepsi Masyarakat Muslim Desa Pengembur Terhadap Keberadaan Bank Syariah Kab. Lombok Tengah', *Uinmataram.Ac.Id*, 2021
- Cahyono, Andi, 'Analisis Pembiayaan Kpr Menggunakan Akad Musyarakah MUTANAQISAH DI BANK SYARIAH INDONESIA KC. BENGKULU S. PARMAN 2', *SNPPM (Seminar Nasional Penelitian Dan Pengabdian Kepada Masyarakat)*, 2022, 192–97
- Cahyono, Andi, Erwin Saputra Siregar, and Asiah Wati, 'Peran Bank Syariah Pada Masa Pandemi Covid-19', *Al-Intaj : Jurnal Ekonomi Dan Perbankan Syariah*, 7.2 (2021), 198
- Fauziah, Salma, Jalaludin Jalaludin, and Ahmad Ali Sopian, 'Analisis Persepsi Masyarakat Terhadap Perbankan Syariah Di Desa Marancang Kabupaten Purwakarta', *EKSISBANK: Ekonomi Syariah Dan Bisnis Perbankan*, 6.1 (2022), 58–68
- Jamil, S. Hikmah, Eva Yuliyana, Eva Yuliyana, and Sulistyawati, 'Persepsi Masyarakat Terhadap Bank Syariah', *Al-Musthofa: Journal of Sharia Economics*, 5.2 (2022), 155–71
- Khusna, Natiqotul, and Versiandika Yudha Pratama, 'Persepsi Masyarakat Mengenai Kesyariahan Perbankan Syariah Terhadap Preferensi Menjadi Nasabah Bank Syariah', *Jurnal Valuasi: Jurnal Ilmiah Ilmu Manajemen Dan Kewirausahaan*, 1.2 (2021), 310–22
- Mohammad 'Azam Izzuddin, and Ikaputra, 'Karakter Pecinan Pada Kawasan Bekas Pusat Pusat Perdagangan Kampung Malabero Kota Bengkulu', *SARGA: Journal of Architecture and Urbanism*, 18.1 (2024), 61–72
- Rhomadoni, Siti, and Khairan, 'Persepsi Masyarakat Terhadap Produk Perbankan Syariah Di Bandar Lor Kota Kediri', *Jurnal At-Tamwil: Kajian Ekonomi Syariah*, 4.2 (2022), 185–201
- Sari, masita putri, 'Persepsi Masyarakat Terhadap Perbankan Syariah (Studi Komparatif Masyarakat Urban Dan Masyarakat Rural Di Kelurahan Pelabuhan Baru Dan Desa Kayu Manis)', 49–51 (2019), 1–3
- Setiawan, Romi Adetio, 'Avoidance of Riba-Based Loans and Enhancement of Quality of Life: An Indonesian Context Analysis', *Religions*, 14.11 (2023)
- Bengkulu, 'Tribun, 'Kampung Cina Bengkulu, Sejarah Dan Asal Usul Etnis Cina Di Bumi Rafflesia', *TribunBengkulu.Com*
- Feraro, Alwin, 'Kampung Cina Bengkulu. Wisata Sejarah Tak Terlupakan', *Bengkulu News*, 2021
- Tribun, Bengkulu, 'Kampung Cina Kota Bengkulu, Sejarah Dan Asal Usul Etnis Cina Di Bumi Rafflesia', *TribunBengkulu.Com*, 2023
- Anton, 'Wawancara Tentang Persepsi Masyarkat Etnis-Cina Non Muslim Terhadap Perbankan Syariah' (Kampung Cina Kota Bengkulu, 2025)
- Haikel, 'Wawancara Tentang Persepsi Masyarkat Etnis-Cina Non Muslim Terhadap Perbankan Syariah' (Kampung Cina Kota Bengkulu, 2025)
- Herlina, 'Wawancara Tentang Persepsi Masyarkat Etnis-Cina Non Muslim Terhadap Perbankan Syariah' (Kampung Cina Kota Bengkulu, 2025)
- Herman, 'Wawancara Tentang Persepsi Masyarkat Etnis-Cina Non Muslim Terhadap Perbankan Syariah' (Kampung Cina Kota Bengkulu, 2025)
- Nursil, 'Wawancara Tentang Persepsi Masyarkat Etnis-Cina Non Muslim Terhadap Perbankan Syariah' (Kampung Cina Kota Bengkulu, 2025)
- Raysha Namira Anjani, 'Wawancara Tentang Persepsi Masyarkat Etnis-Cina Non Muslim Terhadap Perbankan Syariah' (Kampung Cina Kota Bengkulu, 2025)
- Rizal, 'Wawancara Tentang Persepsi Masyarkat Etnis-Cina Non Muslim Terhadap Perbankan Syariah' (Kampung Cina Kota Bengkulu, 2025)

- Rudy, 'Wawancara Tentang Persepsi Masyarakat Etnis-Cina Non Muslim Terhadap Perbankan Syariah' (Kampung Cina Kota Bengkulu, 2025)
- Sanjaya, 'Wawancara Tentang Persepsi Masyarakat Etnis-Cina Non Muslim Terhadap Perbankan Syariah' (Kampung Cina Kota Bengkulu, 2025)
- Sion, 'Wawancara Tentang Persepsi Masyarakat Etnis-Cina Non Muslim Terhadap Perbankan Syariah' (Kampung Cina Kota Bengkulu, 2025)