



Exploring the factors influencing non-Muslim customers towards Islamic banking

Hutomo Danu Saputro^{1,*}

¹ Department of Resource Management and Consumer Studies, Faculty of Human Ecology, Universiti Putra Malaysia, Selangor 43400, Malaysia.

*Correspondence: hutomodanu10@gmail.com

Received Date: November 5, 2025

Revised Date: November 18, 2025

Accepted Date: January 15, 2026

ABSTRACT

Background: Indonesia, as the country with the largest Muslim population in the world, implements a dual banking system that accommodates both conventional and Islamic banking. While Islamic banking is rooted in Sharia principles prohibiting interest (*riba*) and promoting profit and loss sharing its services are increasingly being adopted by non-Muslim customers. This study aims to explore the factors influencing non-Muslim customers' interest in using Islamic banking services in Indonesia, particularly focusing on convenience, capital resources, product quality, and facilities. **Methods:** This research employs a qualitative approach using thematic analysis (TA) to identify recurring themes from interviews, observations, and supporting literature. Data were gathered from non-Muslim customers of several Islamic banks in Indonesia through personal communications and were validated through triangulation and peer review techniques. **Findings:** The findings indicate that convenience, capital resources, product quality, and facilities are the main determinants influencing non-Muslims to choose Islamic banks. Convenience includes the simplicity of account creation and accessibility of mobile and internet banking services. Capital resources reflect fair and transparent financing schemes based on profit-sharing contracts. Product quality emphasizes trust, ethical investment, and Sharia compliance, while facilities such as mobile banking enhance transactional efficiency and customer satisfaction. **Conclusion:** In conclusion, Islamic banks in Indonesia are perceived not merely as religious institutions but as inclusive financial alternatives that emphasize fairness, transparency, and technological convenience, making them attractive to both Muslim and non-Muslim customers. **Novelty/Originality of this article:** The novelty of this study lies in its qualitative exploration of non-Muslim customers' perceptions of Islamic banking, highlighting non-religious motivations and practical factors often overlooked in previous quantitative research.

KEYWORDS: customer perception; islamic banking; non-muslim customers.

1. Introduction

Indonesia is a country in Southeast Asia that operates a unique banking system known as the dual banking system. This dual banking system has been in effect in Indonesia since the amendment of Law No. 7 of 1992 on Banking into Law No. 10 of 1998. One provision of the amendment states that banks may operate strictly in accordance with Sharia principles. The banking law also permits conventional banks to operate under Sharia principles by establishing a Sharia window or a Sharia Business Unit. In this regard, Indonesia follows in the footsteps of Malaysia, which has implemented the concept of a dual banking system since 1983 with the enactment of the Sharia Banking Law. The Sharia banking system and the conventional banking system operate together as intermediary institutions. In addition to the establishment of Sharia Commercial Banks/*Bank Umum Syariah* (BUS), that operate

Cite This Article:

Saputro, H. D. (2026). Exploring the factors influencing non-Muslim customers towards Islamic banking. *Journal of Entrepreneurial Economics*, 3(1), 1-14. <https://doi.org/10.61511/jane.v3i1.2026.2413>

Copyright: © 2026 by the authors. This article is distributed under the terms and conditions of the Creative Commons Attribution (CC BY) license (<https://creativecommons.org/licenses/by/4.0/>).



entirely in accordance with Sharia, conventional banks may also open Sharia windows or Sharia Business Units /*Unit Usaha Syariah* (UUS) within conventional banks.

The Islamic banking business has seen tremendous global growth lately, and people are talking many on the appearance of Islamic bank amid the possibility of its business to be accepted among everyone, including non-Muslim (Akbar et al., 2012). Islamic banking is based on Sharia-derived key principles, particularly *riba'* prohibition and profit-loss sharing/equity-based financing (Abedifar et al., 2014). The birth of Islamic banking in Indonesia under the Indonesian central bank or Bank Indonesia in 1992 which has much different form of operation from conventional banking is expected to meet the very urgent needs of Muslims community in Indonesia in using Islamic banking services and in line with Islamic corridor. The fundamental difference between Islamic banking and conventional banking is the prohibition of usury (interest). Because usury (*riba'*) in the Qur'an is likened to interest which is Haram. Haram (forbidden) refers to the verse in the Qur'an: 278-279. The culture built by sharia banking is to build a profit and loss sharing system which is the basic principle of sharia banking operations.

Islamic banking in Indonesia during the reform era was marked by the enactment of Law No. 10 of 1998. This law provides a detailed legal framework as well as the types of business that can be conducted and implemented by Islamic banks. The law also provides guidance for conventional banks to open Islamic branches or even convert themselves entirely into Islamic banks. Another development in Islamic banking in Indonesia following the reform era was the conversion of branches of conventional commercial banks into Islamic branches. Examples include: *Bank Syariah Mandiri* (BSM), *Bank Nasional Indonesia Syariah* (BNI Syariah), *Bank Rakyat Indonesia* (BRI Syariah), *Bank Danamon Syariah* and many other Islamic banks in Indonesia. However, the three major Islamic banks in Indonesia—BSM, BNI Syariah, and BRI Syariah—merged into a single bank in 2020, creating the largest Islamic bank in Indonesia: *Bank Syariah Indonesia* (BSI). Meanwhile, *Bank Muamalat*, Indonesia's first purely Islamic bank, remains a national private bank.

Islamic banking serves as an alternative to the conventional banking system, expected to drive the real sector (monetary-based economy); therefore, Islamic banking requires specific regulations. These regulations must accommodate the interests not only of Muslims but also of non-Muslim consumers, as Islamic banking is universal in nature. Much like any product, Islamic banking is gaining popularity among all consumers (both Muslim and non-Muslim) in Indonesia. Consumers have specific reasons or factors that influence their decision-making when choosing an Islamic bank. McBrown (2021) defines influence not as the ability to make someone do what you want, but as the ability to make oneself do what one wants.

Indonesia is currently the country with the largest Muslim population in the world. The majority of its population is Muslim, accounting for 87.18%, followed by Christians at 6.96%, Catholics at 2.91%, Hindus at 1.69%, Buddhists at 0.72%, and Confucians at 0.05% (Central Statistics Agency, 2021). This makes Indonesia a potential market for the development of Islamic finance. One area currently experiencing rapid growth is the presence of banks whose operations are based on Sharia principles. These Islamic banking institutions are spreading widely and distinguishing themselves amidst the many conventional banks that exist. *Bank Syariah Indonesia* (BSI) is one such bank whose operational system is based on Sharia. The Sharia system tends to prioritize and emphasize Islamic values. For example, while conventional banks use the term "bank interest" to refer to profits, at BSI, the profits earned by customers are called profit-sharing (dividends) or, in Sharia terminology, *Mudharabah*. Currently, Islamic banks are not only popular among the Muslim community, but non-Muslim communities are also beginning to take an interest in Islamic banks like BSI, which already has non-Muslim customers. Indeed, fundamentally, BSI does not rule out the possibility of non-Muslim prospective customers. Non-Muslim customers refer to individuals, communities, or consumers outside the Islamic faith who adhere to other religions. Non-Muslim customers also have the same opportunity to choose to invest in Islamic banks or conventional banks (Amin et al., 2010). The differences between conventional banks and Islamic banks can be seen in (Table 1).

Table 1. The differences of conventional bank and islamic bank

Aspects	Conventional bank	Islamic bank
Philosophy	Interest based	No interest, but dividend or profit sharing
Operational	<ul style="list-style-type: none"> Public funds in the form of deposits that must be paid interest at maturity Distribution to profitable sectors, halal aspects are not considered 	<ul style="list-style-type: none"> Public funds in the form of deposits and investments that will only get results if they are cultivated first Distribution to the HALAL and profitable business sector.
Social	Unclear	Explicitly and clear on the vision and mission of the bank.
Organisation	Without Sharia Supervisory Board	With Sharia Supervisory Board
Function	Business	Business and Social (tabarru)

(Sakti & Darsono, 2017)

The Islamic banking system shares similarities with the conventional banking system in terms of profit-seeking and public service in the financial sector. However, the two differ in the compensation systems offered to customers. Adhering to the principle of compensation based on agreements or contracts (Akad), these two banking systems compete freely in the financial market, where millions of customers are sought after through various strategies. The Islamic banking business is not only operated by purely Sharia-based banks, but nearly all conventional banks have also launched Islamic banking services. With the abundance of banking options in Indonesia, the public has more choices for managing their funds, accompanied by various conveniences and benefits. Both Islamic Banks and Conventional Banks offer a wide array of service facilities, promotions, and products that truly cater to their customers' needs. This competitive landscape in the banking sector drives every bank to seek the best service strategies to attract new customers and retain existing ones. The following (Fig. 1) is a list of Islamic banks in Indonesia, prior to the establishment of Bank Syariah Indonesia (BSI) in February 2021 (Dianita et al., 2021).



Fig. 1. Among the lists of islamic banks in indonesia, before the establishment of *Bank Syariah Indonesia* (BSI) in February 2021 (Dianita et al., 2021)

Research conducted by Bank Indonesia and the Universitas Brawijaya (UB) in 2000 divides the factors that influence the Bank's customer's decision process, namely: marketing stimuli (product, price, promotion, place); other stimuli (economy); and bank customer's characteristics (cultural, social, personal, psychological. the factors that influence individual society to choose islamic banks include: information and assessment, humanism and dynamic, size and flexibility service, needs, location, beliefs and attitudes, materialism, family, role and status, practicality in storing wealth, post-purchase behavior, direct promotion, and religion (BI and UNBRAW, 2000). The factors that influence the decision making of customers to use Islamic banking services are very important to be considered by the banking management for the continuity and existence of the institution.

Whether or not a financial institution is interested is strongly influenced by psychological factors concerning aspects of behavior, attitudes and tastes. Not only psychological factors, there are many factors that influence people to use the services of Islamic financial institutions. The factors that influence people's interest in using banking services are consumption, income, product or type of savings, location, service, public awareness and promotion. It also includes religious stimuli which are factors of knowledge and practice of diversity that encourage a person to take an economic action (Rahmawaty, 2008). Dividend in the economic dictionary is defined as profit sharing. By definition, profit sharing is defined by the distribution of some part of the profits to the employees of a company. As well as promotion which is a determining factor to attract customers' interest, whether the product being marketed can be accepted by the wider community or not.

Several previous studies that also discussed relevant issues similar to this study were conducted by Al-Azmi & Fauzy (2015), Apriyantini (2014), Kurniati (2012), Abdullah et al (2012), Haron et al (1994), Levesque & McDougall (1996), Akif et al (2012), Humaemah (2006), Riaz et al (2017), Susana & Prasetyanti (2011). This study sees a phenomenon whereby—opening a savings account at *Bank Syariah Indonesia* (BSI) for approximately 20 minutes sitting for Customer Service (CS), two non-Muslim customers were seen, and made some transactions. From the observations. Furthermore, this study want to prove that in Islamic banks the customers do not only consist of Muslim customers, but many non-Muslims who become customers of Islamic banks. Based on the phenomena described above, this study examining what factors most influence the interest of non-Muslims in transacting in Islamic banks whose operations are clearly adjusted to the principles of Islamic law, compared to conventional banks whose operations are general in nature. The data that this study take are factors that affect the interest of the non-Muslim community to transact at Islamic banks, namely aspects of product, facilities and promotion.

2. Methods

2.1 Research design and data validity

This academic project will employ a fully qualitative analysis technique, as the data in this study are processed using words and perspectives, with only a small amount of data used to clarify the analysis. Qualitative research is research that does not use any calculations in the research process (Lexy, 2002). Qualitative research broadly refers to a category of research approaches that generate findings without relying on quantitative measurements or statistical analysis (Corbin & Strauss, 2015). Thematic Analysis (TA) will be used to formulate questions that need to be answered by several non-Muslims in Indonesia who have become customers of a sharia bank, regarding the services offered by that bank. Thematic analysis is a method of organizing and describing qualitative data by identifying the underlying themes (Braun & Clarke, 2006). According to Oakley, as cited in a study by Jamshed (2014), thematic analysis is a framework in which practices and norms are not only recorded but also embodied, questioned, and reinforced.

When analyzing data, researchers must also test data validity to ensure the data is valid. To obtain valid data, this study employed five verification techniques out of the nine proposed by Lexy (2010). Data is information about something; it can be something known, considered, or assumed. Data is also a fact described through numbers, symbols, codes, and so on (Hasan, 2002). "The primary data sources in qualitative research are words and actions," according to Lofland (1974). "The rest are supplementary data such as documents and others." Thus, the primary data sources are the words and actions of the people being observed or interviewed, while documents or other written sources serve as supplementary data. The purpose of this study is to introduce the proposed topic to the general public, provide an overview of the subject matter, generalize ideas, and develop a tentative theory; to open possibilities for further research on the discussed topic; and to determine the techniques and direction to be used in subsequent research (Mantra, 2004).

2.2 Data collection and research stage

To assess various perspectives on this topic, the search was not limited to economics and investment journals. Similarly, the publication timeframe was not specifically defined to track how consumer research has evolved over time. The steps used in this article to analyze data obtained from various sources include recording and reviewing all data results obtained from various sources, namely interviews, observations, and documentation. Secondary data is information collected from other sources, typically in the form of official documents and archives (Azwar, 2005). The research process consists of three stages: the invention stage, the discovery stage, and the explanation stage. The discovery stage serves as the pre-field or orientation phase, used to gain a general understanding of the research subject and subsequently develop a research design. At this stage, there are six steps identified by the researcher (Lexy, 2002): developing a research plan, selecting the research location, obtaining research permits, exploring or assessing the conditions of the research location, selecting and utilizing informants, and preparing research equipment.

The discovery phase involves fieldwork where the researcher engages in interviews, observations, and collects data and documentation aligned with the selected research topic. Following data collection, the researcher meticulously compiles and reviews the information gathered in the field to refine the research. Explanation stage: In this stage, the researcher reviews all available data from various sources, namely interviews, observations, and data and documentation collection. Afterward, the researcher reorganizes the findings to be analyzed by describing the data to draw conclusions from the research results.

3. Results and Discussion

3.1 Convenience

The characteristics of the sharia banking system that operates based on the profit-sharing principle provide an alternative banking system that is mutually beneficial for the community and banks, as well as highlighting aspects of fairness and ease of transaction, ethical investment, promoting the values of togetherness and brotherhood in production, and avoiding speculative activities in production. financial transactions. By providing a variety of banking products and services with more varied financial schemes, Islamic banking is an alternative to a credible, easy and accessible banking system for all Indonesian people, regardless of religion or race. All people outside of Islam are also very welcome to become customers of Islamic banks. It is in line with the confession of several non-Muslim customers of Islamic bank in Indonesia during the interview.

Based on the analysis conducted on interviewed informants, it is known that the majority of informants said that they felt facilitated by the existence of Islamic banks as an alternative to conventional banks. This convenience is actually still universal and there are many factors in it as a variable that determines the convenience itself. However, respondents who are known demographically from North Jakarta, South Jakarta and Depok strongly say that Islamic banking services make it easier for them so that they choose to use Islamic banking services. Then, this convenience can be elaborated on several variables such as the location of the Automated Teller Machine (ATM) around them, including their home and workplace.

3.2 Capital resources

Capital resources which means additional capital to customers is another purpose of financing which is the language of banking. Financing is a reference from a banking perspective that aims to provide additional capital or money to customers for various customer needs, ranging from housing finance, motor vehicle financing or small, medium

and large scale business capital participation (Al-Azmi & Fauzy, 2015). From the consumer's point of view, the inclusion of capital or capital resources is very important to continue the life or business of consumers. In this case, Islamic banks are present in the midst of society to help and ensure customers get additional capital. An important note that needs to be underlined here is that the procedures for equity participation in Islamic banks and conventional banks are different. The process of providing loans or financing to conventional banks will involve fluctuating interest rates based on global interest rates which in the Indonesian context, have been adopted by Bank Indonesia and regulated by them (Al-Azmi & Fauzy, 2015). Islamic banks are certainly different schemes with conventional banks. Sharia Banks with direction from the Sharia Supervisory Board, use an agreement process or contract at the beginning that clearly sets the amount of profit sharing between the bank and the consumer. Islamic banks will be tolerant of the condition of the consumer, which includes the success of their business, or the ability to repay the customer's credit. Based on the mutually agreed contract, the contract agreement will bind both parties to mutually provide cooperation for the purposes of trust.

"This is in line with the informant interviewed by the author who said that their capital participation scheme is very helpful for consumers' lives, such as housing finance."
(Informant-1)

It is the same with personal communication made with FR on 11 January 2022 who uses the services of a Sharia bank for housing finance purposes. In front of me as an interviewer, they said that they liked the scheme provided by Islamic banks where the scheme was clearly stated in advance for the agreement on the amount of return without making it difficult for customers, no stifling interest was given to Islamic bank customers.

3.3 Products

Products and services products in Islam are something that the resulting production process is good, useful for consumption, efficient and can produce material, moral and spiritual improvements for consumers. Something that is useless and prohibited by Islam is the meaning of product in Islam. Conventional goods and economics are interchangeable goods. But goods in Islamic economics are goods that can be exchanged and also morally efficient (Usman & Patria, 2015). Maintaining the quality of products and services and even improving their quality must always be done. Do not let the quality of the product is not as it should be. Rasulullah SAW during his young age was always doing business by maintaining the quality of merchandise so that he becomes highly trusted by his customers. He once rebuked a date trader who hid low-quality dates in the bottom pile of his merchandise. The product offered to consumers must be a product that is really well tested regarding its quality.

"Because for consumers the priority is the quality of the product itself. Consumers will prefer and choose products that have needs and wants." (Informant-2)

The influence of product and service quality, customer satisfaction and company profitability are three things that are closely related. The higher the level of quality, the higher the level of customer satisfaction that results, which supports higher prices and often lower costs (Usman & Patria, 2015). Product quality in any business practice is indispensable, therefore businesspeople need to know what is meant by perceived quality (perceived quality) by consumers, in the marketing literature quality is defined: as a customer's assessment of the superiority or overall superiority of a product; to what degree the product or service meets customer needs; to what degree the product or service is free from deficiencies/failures; the overall characteristics and characteristics of the product or

service that affect the ability to satisfy stated or implied needs; the superiority of a product or service as seen from its function relative to other products (Usman & Patria, 2015).

The general product of Islamic banking is an amalgamation of regarding the method of collecting and distributing funds carried out by Islamic Banks as described above. Products that are generally applied to serve the needs of citizens. The products referred to have technically received recommendations from the scholars, or in this case have received approval from the National Sharia Council of the Indonesian Ulema Council/*Dewan Syariah Nasional Majelis Ulama Indonesia* (DSM MUI) which is authorized to supervise various forms and products of Islamic banking up to the operational level. The results of the general sharia banking products, which are then reported to the National Sharia Council. The report questions whether they have complied with sharia provisions, or have deviated. As has been practiced in several Muslim-majority countries. In the Islamic banking system, there are several products that are operated or applied in the socio-economic life of the community.

“However, there are a number of Islamic banking products that are implemented for several reasons, including mortgage funding.” (Informant-3)

However, it has been implemented in several countries with a majority Muslim population. Sharia banking products that have received recommendations from the national Sharia Board to be implemented include the following (Apriyantini, 2014): first, funding, islamic bank funding products are aimed at mobilize and invest savings for development economy in a fair manner so that fair benefits can be guaranteed for all parties. The purpose of fund mobilization is important because Islam strictly condemns the accumulation of savings and demands the productive use of funding sources in order to achieve Islamic socio-economic goals. Fund-raising efforts are designed in such a way as to attract people to become customers. The main principle in funding is trust. This means that the public's willingness to put their funds in the bank is strongly influenced by the level of public trust in the bank itself. The amount of funds that can be collected in banking is not limited. However, Islamic banking must be able to identify various sources of funds and package them into products so that they have a decent selling value.

“Fundraising in Islamic banking can be in the form of demand deposits, savings and time deposits.” (Informant-4)

Based on Indonesian Banking Law No. 7 of 1992, what is meant by financing are: “the provision of money or bills or which can be equated with it based on purpose or agreement lending and borrowing between banks and other parties that require the borrower to repay the debt after a certain period of time plus a certain amount of interest, compensation or profit sharing”. Meanwhile, according to PP (Government Law) No. 9 of 1995, concerning implementation of savings and loans by cooperatives, understanding of loans are: “the provision of money or equivalent claims, based on the purpose or loan agreement between cooperatives and other parties that require the borrowing party to repay the debt after a certain period of time accompanied by payment of a certain amount of compensation”. Of the many Islamic bank financing products, three main financing products dominate the Islamic bank financing portfolio, namely working capital financing, investment financing and financing of various goods and property.

In channeling funds to customers, in line Most Islamic financing products are divided into four categories which are distinguished based on the purpose of their use, namely: financing with the principle of buying and selling is aimed at owning goods, the principle of rent is aimed at obtaining services, the principle of profit sharing is used for cooperative efforts aimed at obtaining goods and services, while complementary contracts are intended to facilitate each product. The following are the types of products in the distribution of funds: financing with the principle of buying and selling, financing based on the principle of buying and selling is provision of capital goods and investments to fulfil working capital and

investment needs. Financing based on the principle of sale and purchase has several types *Murabahah* financing. *Murabahah* is distribution funds in the form of buying and selling. The bank will buy the goods what service users need and then sell them return to service users with prices raised according to profit margins set by banks, and users services can pay for the goods. Amount of installments flat according to the contract at the beginning and the amount of installments–price principal plus the agreed margin. In addition Salam Financing, greetings are buying and selling transactions where there are no items for sale yet. Therefore, goods are delivered in a deferred manner while payment done in cash. The bank acts as a buyer, while customer as seller. At a glance, transactions are similar to buying and selling bonded, but in this transaction quantity, quality, price and the time of delivery of the goods must be determined with certainty. In banking practice, when the goods have been delivered to the bank, the bank will sell it to partners customer or to the customer himself in cash or in installments. The selling price set by the bank is the bank's purchase price from the customer plus the profit. In the thing that the bank sells it for in cash is usually called bailout financing.

“Meanwhile, in the event that the bank sells it in installments, both parties must agree on the selling price and payment period.” (Informant-5)

The The selling price is specified in the sales agreement, and once agreed upon, it cannot be changed during the term of the agreement. Additionally, *Istishna'* financing is similar to the Salam product; however, in *Istishna'*, payments can be made by the bank in installments. *Istishna'* products at Islamic banks are generally used for financing in the manufacturing and construction sectors. The terms of *Istishna'* financing require that the specifications of the ordered goods be clearly defined, such as type, size, quality, and quantity. The agreed-upon selling price must be stated in the *Istishna'* contract and may not change during the contract's validity period. If changes to order criteria or price adjustments occur after the contract is signed, all additional costs remain the customer's responsibility.

Financing based on the lease principle (*Ijarah*): *Ijarah* transactions are based on the transfer of benefits. Thus, the principle of *Ijarah* is fundamentally the same as that of a sale and purchase, but the difference lies in the object of the transaction. While in a sale and purchase the object of the transaction is goods, in *Ijarah* the object is services (Apriyantini, 2014). Financing based on the profit-sharing principle (*Syirkah*): Sharia financing products based on the *Syirkah* principle include *Musyarakah* financing, a common form of joint venture where profits are shared. *Musyarakah* transactions are based on the parties' desire to collaborate to enhance the value of the assets they jointly own. *Mudharabah* financing is one of the most popular forms of *Musyarakah* in Islamic banking. The fundamental difference between *Musyarakah* and *Mudharabah* lies in the extent of contribution to management and financing, or one of them. In *Mudharabah*, capital comes from only one party, whereas in *Musyarakah*, capital comes from two or more parties. Supplementary contracts are typically required to facilitate the implementation of financing. These supplementary contracts are not intended to generate profit but are intended to facilitate the implementation of financing (Apriyantini, 2014). Although not intended to generate profit, these supplementary contracts allow for the reimbursement of costs incurred in executing the contract.

3.4 Facilities

Islamic banks in Indonesia have developed quite rapidly, where Indonesia is the largest Muslim-majority country in the world. Indonesian people are starting to realize the prohibition of usury in conventional banks and are starting to turn to Islamic banks which emphasize more on the profit-sharing system and sharia principles. Islamic banks see the use of technology as providing effectiveness in providing services, aspects of security and convenience to customers. Improving the quality of services carried out by Islamic banks is

by using mobile banking. With mobile banking, it is easier for customers to make transactions. Mobile banking or often called m-banking is a service provided by the bank to facilitate and facilitate customers in conducting banking transactions.

“Besides that m-banking is also a banking service that can be accessed by customers using cellular phone.” (Informant-6)

With this facility, every customer who has a cellular phone can easily make transactions anywhere and anytime as long as a cellular phone used to be connected to the internet. This saves a lot of time when compared to going to the nearest bank for transactions.

“Consumers certainly want services that are fast, safe, comfortable, inexpensive and can also be accessed anywhere and anytime, one of which is the development of banking technology, namely mobile banking, where mobile banking can make it easier for customers to make transactions and can foster customer interest.” (Informant-7)

Using mobile banking services. Interest in using technology is closely linked to users' attitudes. People tend to be interested in utilizing technology if they feel comfortable with what they are doing. Interest arises from a deep focus on an object, where that focus sparks a desire to learn more, explore, and test it further. This indicates that interest involves not only attention but also an effort to obtain the object of interest. Mobile banking services provide customers with convenience in conducting banking transactions.

“Thus, convenience is one of the important factors for users to transact using mobile banking with time and flexibility flexibility place, because it can be done anytime and anywhere.” (Informant-8)

In addition, mobile banking can be accessed easily and there is no difficulty in transacting. In mobile banking, if the services provided by the bank are considered easy so that customers will be encouraged to use mobile banking in transactions. In addition, research on the influence of customers on security in mobile banking states that the results of the study indicate that the perceived security of use, perceived usefulness, perceived level of security, and service features affect customers' use of mobile banking affected non-Muslims in Indonesia. This is different from the research which shows that the perceived security perception has no significant effect on the adoption of e-banking services. Thus, the higher the security of e-banking services will not necessarily increase the adoption of e-banking by Islamic bank customers in Indonesia. Furthermore, research on the effect stated that the results of perceived ease of use, perceived credibility, and perceived price match significantly impacted interest in using mobile banking, in line with personal communication made with G and FR in January 2022.

3.5 Promotion

Promotion is a targeted flow of information or persuasion designed to encourage individuals or organizations to engage in marketing exchanges. It is evident that promotional strategies are planned activities aimed at convincing and encouraging consumers to purchase a company's products, thereby achieving the goal of increasing sales. Promotional activities carried out by a company are a combination of promotional elements or tools, reflecting the implementation of the company's promotional policies. This combination of promotional elements or tools is known as the promotional mix. Through these promotional activities, the company seeks to convince potential buyers and customers to purchase the marketed products. In this context, the company communicates with consumers—a principle that applies equally to all Islamic banks in Indonesia..

“Without promotion, they cannot attract non-Muslim consumers in Indonesia”
(Informant-9)

Promotion types in general include several methods. First, advertising is any paid form of non-personal presentation and promotion of ideas, goods, or services with an identified sponsor. Examples of advertising include broadcasting, print media, internet, outdoor media, brochures, billboards, posters, and other forms. Second, sales promotion refers to short-term incentives aimed at encouraging purchases or the sale of products or services. Sales promotions can take the form of discounts, coupons, displays, and demonstrations, and also act as incentive offers for sales intermediaries or consumers to stimulate increased sales. The roles and objectives of sales promotions include: for consumer users, encouraging the use of more than one product and attracting users of other brands; for non-user consumers, motivating them to try the product; for sales intermediaries, increasing inventory and stock, building brand loyalty, and outperforming competitors' promotions; and for sales, helping to introduce new products or models and increasing prospects. Forms of sales promotion include exhibitions, distribution of vouchers, and product samples. Third, public relations aim to build good relationships with various groups to get the desired publicity, build good corporate image and deal with or deal with rumors, news and unpleasant happenings. Connection community includes press releases, sponsorships, special events and web page. Fourth, face-to-face selling, or personal selling, involves personal presentations by company salespeople for the purpose of generating sales and building customer relationships. Personal selling includes sales presentations, trade shows and incentive programs. Fifth, direct marketing establishes a direct relationship with individual consumers who carefully targeted for an immediate response and building direct customer relationships, the use of direct mail, telephone, direct response television, e-mail, internet and other means of communicating directly with certain consumers.

“Direct marketing covering catalogs, telephone marketing, kiosks, internet and more.”
(Informant-10)

Promotional media becomes a reference for every individual in do all the activities in order to get the results in accordance with his wishes. This has been in the spotlight by various parties, especially those engaged in big business, one of which is the Islamic banking industry sector. In terms of Islamic banking promotion strategy, the presence of high potential customers and low understanding society towards sharia shows a lack of information sharia in society.

“Therefore, Islamic banks prepare a variety of strategies that will be carried out for the smooth operation of Islamic banks.” (Informant-11)

Then, with healthy competition against conventional banks operating in line with Islamic banks in Indonesia. Promotion strategy carried out by Islamic banks is external communication both in the context of educating sharia principles and the products offered and creating efficiency through product innovation and process innovation which non-Muslims are interested in (Al-Azmi & Fauzy, 2015).

3.6 Profit sharing

The profit sharing system is a system in which an agreement or joint bond is carried out in conducting business activities. In this business, it is agreed that there will be a sharing of the profits to be obtained between two or more parties. Profit sharing in the sharia banking system is a special feature that is offered to the public, and in sharia rules relating to the distribution of operating results must be determined in advance at the beginning of the contract (*akad*) (Abdullah et al., 2012).

“The amount of the determination of the profit sharing portion between the two parties is determined according to mutual agreement, and must occur with the willingness (An-Taradhin) of each party without any element of coercion.” (Informant-12)

Profit sharing is a system of processing funds in the Islamic economy, namely: division of operating results between the owner of the capital (*Shahibul Mal*) and the manager (*Mudharib*). The process of determining the level of profit sharing requires the agreement of both parties, which is revealed in the profit sharing ratio. The principle of profit sharing is a general characteristic and the basis for the operation of Islamic banks as a whole. The principle of profit sharing in these savings determines the level of profit/income for each party. Profit sharing is done through the level of ratio comparison, not set in a definite amount and it is flat, not fluctuative (Usman & Patria, 2015).

The distribution of business results between the parties entering into an agreement, namely the customer and the sharia bank, in this case there are two parties who enter into a business agreement, then the results of the business carried out will be divided according to the ratio agreed by both parties. The concept of profit sharing in Islam are the owner of the fund will invest the funds through a sharia financial institution that acts as the manager. Islamic financial managers or institutions will manage these funds in a pool of fund system, then will invest these funds into projects or businesses that are feasible and profitable and meet sharia aspects. Both parties sign a contract that contains the scope of cooperation, nominal, ratio and the validity period of the agreement.

The concept of profit sharing on products in Islamic banking must be accepted by both the bank and the customer, where the bank is the *mudharib*, while the customer is the *Shahibul Maal*. In the implementation of the concept of profit sharing, several stages are carried out which are determine the principle of profit sharing calculation, calculate the amount of income to be distributed for profit sharing, determine the source of funding used as the basis for calculating profit sharing, determine revenue sharing for banks and customers (Ardiansyah et al., 2024).

Revenue sharing obtained by Islamic banks is influenced by several factors, causing the revenue sharing to always change every month. These direct factors include the investment rate, funds available for investment, and the profit-sharing ratio. The investment rate is the actual percentage of funds invested out of the total funds. If the bank sets the investment rate at 80%, this means that 20% of the total funds are allocated to meet liquidity needs. The amount of funds available for investment is the total amount of funds from various sources that are available for investment. These funds can be calculated using the average monthly minimum balance and the average daily total balance. The ratio (profit-sharing ratio) is the ratio (portion) of income distribution between the *Shahibul Mal* and the *mudharib*. This ratio may vary from one bank to another. The ratio may also vary over time within a single bank. For example, for 1-month, 3-month, 6-month, and 12-month deposits. The ratio may also differ from one account to another depending on the amount of funds and the term.

Indirect factors influencing profit sharing include the determination of *Mudharabah* income and expense items, where the bank and the customer share income and expenses. The income to be distributed is the income received after deducting expenses. If all expenses are borne by the bank, this is referred to as income sharing. Additionally, accounting policies, including the principles and methods applied, influence the outcome of profit sharing. Overall, the profit-sharing system in Islamic banking serves as an alternative for consumers to the outdated conventional system.

“Non-Muslims are interested with profit sharing scheme as there will always be, an agreement, in the first place and it is clearly stated that the portion is clear between consumer and the bank.” (Informant-13)

4. Conclusions

As part of the study, thematic analysis was used to explore influencing factors. In this study, in-depth interviews were conducted to gather information relevant to the research needs from 15 informants in the Greater Jakarta area, including Jakarta, South Tangerang, and Depok, over a period of one month. All informants were non-Muslim customers of Bank Syariah Indonesia (BSI). Based on the results of analysis and processing of qualitative data based on 4 saturated each of themes, it can be concluded that the search for sample of respondents using the snowballing technique found six factors influenced non-Muslim customers in Indonesia on their willingness to become the customers of Islamic banks such as convenience factor, product factor, capital resources factor, facilities factor, promotion factor and lastly profit sharing factor. Information about the factors that influence Indonesian non-Muslim customers in choosing to use Islamic banks can meet the requirements of accurate data, where the description of respondents shows objective informants, which are definitely supported by literature reviews and trusted previous journals.

Acknowledgement

The author would like to thank all those who have contributed to this research, especially for the data collecting and writing process, also for supervising and reviewing the article.

Author Contribution

The author was solely responsible for all aspects of this study, including conceptualization, methodology, data analysis, and manuscript preparation.

Funding

This research received no external funding.

Ethical Review Board Statement

This study strictly adheres to ethical standards by ensuring participant confidentiality through a structured consent process and strict data anonymization. Each informant was given an explanation of the research objectives and their right to withdraw at any time prior to the collection of primary data. To guarantee confidentiality, all real names and identifiable characteristics were replaced with coded pseudonyms, and all interview records were stored in a secure, password-protected digital environment accessible only to the principal investigator.

Informed Consent Statement

Not available.

Data Availability Statement

Not available.

Conflicts of Interest

The author declares no conflict of interest.

Open Access

©2026. The author(s). This article is licensed under a Creative Commons Attribution 4.0 International License, which permits use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons license, and indicate if changes were made. The images or other third-party material in this article are included in the article's Creative Commons license, unless indicated otherwise in a credit line to the material. If material is not included in the article's Creative Commons license and your

intended use is not permitted by statutory regulation or exceeds the permitted use, you will need to obtain permission directly from the copyright holder. To view a copy of this license, visit: <http://creativecommons.org/licenses/by/4.0/>

References

- Abdullah, A. A., Terengganu, K., & Terengganu, K. (2012). Perception of Non-Muslims Customers towards Islamic Banks in Malaysia. *International Journal of Business and Social Science*, 3(11), 151–163. https://ijbssnet.com/journals/Vol_3_No_11_June_2012/18.pdf
- Abedifar, P., Molyneux, P., Tarazi, A., Abedifar, P., Molyneux, P., Tarazi, A., & Banking, I. (2014). Risk in Islamic Banking. *Review of Finance*, 17(6), 2035–2096. <https://hal.science/hal-01098717/document>
- Akbar, S., Zulfiqar, S., & Shah, A. (2012). An Investigation of User Perceptions of Islamic Banking Practices in the United Kingdom. *International Journal of Islamic and Middle Eastern Finance and Management*, November 2012. <https://doi.org/10.1108/17538391211282845>
- Akif, S., Imtiaz, M., Amber, M., & Subhani, M. I. (2012). Consumer Criteria for the Selection of an Islamic Bank: Evidence from Pakistan. *International Research Journal of Finance and Economics (IRJFE)*, 40384. https://mpra.ub.uni-muenchen.de/40384/1/MPRA_paper_40384.pdf
- Al-Azmi, A., & Fauzy, R. M. Q. (2015). Alasan Nasabah Non Muslim Memilih Pembiayaan Murabahah di Bank Syariah (Studi Kasus Nasabah di BNI Syariah KC. Rungkut Surabaya). *JESTT*, 2(1). <https://e-journal.unair.ac.id/JESTT/article/view/468/273>
- Amin, M., Isa, Z., Suradi, M., & Ehsan, S. D. (2010). *Image and trust in Malaysian Islamic banks: A comparative study on Muslim and non-Muslim customers*. Center for Modeling and Data Analysis (DELTA) Faculty of Science and Technology University Kebangsaan Malaysia.
- Apriyantini, M. A. M. (2014). *Faktor Yang Mempengaruhi Non Muslim Menjadi Nasabah BRI Syariah Cabang Yos Sudarso Yogyakarta*. Universitas Negeri Yogyakarta.
- Ardiansyah, A. I., Putra, A. K., & Nikitina, N. (2024). Investigating problem-based learning model's impact on high school students' critical thinking skills in environmental conservation context. *Jambura Geo Education Journal*, 5(2), 87–103. <https://doi.org/10.37095/jgej.v5i2.26110>
- Azwar, S. (2005). *Metode Penelitian*. Pustaka Pelajar.
- BI and UNBRAW. (2000). *Potensi, Preferensi, dan Perilaku Masyarakat terhadap Bank Syariah: Studi Pada Wilayah Propinsi Jawa Tengah*. Institut Pertanian Bogor.
- Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77–101. <https://doi.org/10.1191/1478088706qp0630a>
- Central Statistics Agency. (2021). *Data Sensus Penduduk 2019*. Central Statistics Agency.
- Corbin, J., & Strauss, A. (2015). *Basics of Qualitative Research: Techniques and Procedures for Developing Grounded Theory (4th ed.)*. Sage publications.
- Dianita, I., Irawan, H., & Mulya, A. D. S. (2021). Peran Bank Syariah Indonesia dalam pembangunan ekonomi nasional. *Jurnal Asy-Syarikah: Jurnal Lembaga Keuangan, Ekonomi Dan Bisnis Islam*, 3(2), 147–158. <https://doi.org/doi.org/10.47435/asy-syarikah.v3i2.686>
- Haron, S., Ahmad, N., & Planisek, S. L. (1994). Bank patronage factors of Muslim and non-Muslim customers. *International Journal of Bank Marketing*, 12(1), 32–40. <https://doi.org/10.1108/02652329410049599>
- Hasan, M. I. (2002). *Pokok-pokok materi: metodologi penelitian dan aplikasinya*. Ghalia Indonesia.
- Humaemah, R. (2006). *Faktor-faktor yang mempengaruhi etnis Cina non-muslim menjadi nasabah Bank Syariah: studi kasus PT Bank Syariah Mega Indonesia*. Universitas Indonesia.
- Jamshed, S. (2014). Qualitative research method - interviewing and observation. *Journal of Basic Pharmacy*, 5(4), 4–5. <https://doi.org/10.4103/0976-0105.141942>

- Kurniati. (2012). Analisis persepsi dan preferensi nasabah muslim dan nasabah non muslim terhadap keputusan memilih perbankan syariah di provinsi DIY. *Jurnal Ekonomi Syariah Indonesia*, II(2). [https://doi.org/10.21927/jesi.2012.2\(2\).251-276](https://doi.org/10.21927/jesi.2012.2(2).251-276)
- Levesque, T., & McDougall, G. H. G. (1996). Determinants of customer satisfaction in retail banking. *International Journal of Bank Marketing*, 14(7), 12–20. <https://doi.org/10.1108/02652329610151340>
- Lexy, J. M. (2010). *Metodologi penelitian kualitatif*. PT Remaja Rosdakarya.
- Lexy, M. (2002). *Metodologi Penelitian Kualitatif*. PT. Remaja Rosda Karya.
- Lofland, J. (1974). Styles of Reporting Qualitative Field Research. *American Sociological Association*, 9. <https://www.jstor.org/stable/27702128>
- Mantra, B. (2004). *Filsafat penelitian & metode penelitian sosial*. Pustaka Pelajar.
- McBrown, J. (2021). *What is influence and what are influencing skills?* Roffey Park Institute.
- Rahmawaty, A. (2008). Analisis Pemicu Perbedaan Motivasi Nasabah Berafiliasi Antara Bank Konvensional dan Bank Syariah di Semarang. ACIS.
- Riaz, U., Burton, B., & Monk, L. (2017). *Perceptions on Islamic Banking in the UK*. University of Dundee. <https://doi.org/10.1016/j.cpa.2016.11.002>
- Sakti, A., & Darsono. (2017). *Dinamika Produk dan Akad Keuangan Syariah Di Indonesia*. Geoscience.
- Susana, E., & Prasetyanti, A. (2011). Pelaksanaan dan Sistem Bagi Hasil Pembiayaan Al-Mudharabah Pada Bank Syariah. *Jurnal Keuangan Dan Perbankan*, 15(3), 466–478. <https://doi.org/10.26905/jkdp.v15i3.1039>
- Usman, H. A. H., & Patria, S. (2015). *Manajemen strategis syariah : teori, konsep dan aplikasi*. Universitas Negeri Jakarta.

Biography of Author

Hutomo Danu Saputro, Department of Resource Management and Consumer Studies, Faculty of Human Ecology, Universiti Putra Malaysia, Serdang, Selangor 43400, Malaysia.

- Email: hutomodanu10@gmail.com
- ORCID: N/A
- Web of Science ResearcherID: N/A
- Scopus Author ID: N/A
- Homepage: N/A