International Journal of Economic, Business, Accounting, Agriculture Management and Sharia Administration (IJEBAS)

International Journal of Economic, Business, Accounting, Agriculture Management and Sharia Administration (IJEBAS Journal) | ISSN (e): 2808-4713
Volumes 6 No. 3 (2026)

EXPLORATION OF NON-MUSLIM COMMUNITY'S DECISION TO BECOME THIRD PARTY FUND CUSTOMERS AT BANK SUMUT CAPEM SYARIAH PERDAGANGAN: ANALYSIS OF SERVICE QUALITY AND PERCEPTION OF FAIRNESS OF PROFIT SHARING

Ponco Setio Wijaksono[1*], Muhammad Irwan Padli Nasution[2], Andri Soemitra[3]
Universitas Islam Negeri Sumatera Utara[1,2,3]
*Corresponding Author: mytripleo@gmail.com[1], irwannst@uinsu.ac.id[2], andrisoemitra@uinsu.ac.id[3]

Received : 11 May 2026	Accepted : 01 June 2026
Revised : 16 May 2026	Published : 18 June 2026

Abstract

This study aims to explore the decisions of non-Muslims to become Third Party Fund (DPK) customers at Bank Sumut Capem Syariah Perdagangan, focusing on service quality and perceptions of the fairness of the profit-sharing system. The study employed a descriptive qualitative approach with a case study method. The informants included branch managers, customer service representatives, fund marketers, and non-Muslim customers with sharia savings, current accounts, and time deposits. Data collection techniques included in-depth interviews, field observations, and documentation. Data analysis employed the Miles and Huberman model, which encompasses data reduction, data presentation, conclusion drawing, and verification. The results indicate that the decisions of non-Muslims to become DPK customers at Bank Sumut Capem Syariah Perdagangan are driven by rational and economic considerations. Inclusive, friendly, responsive, and non-discriminatory service quality builds initial customer trust in sharia banks. Furthermore, the profit-sharing system in Mudharabah products is perceived as fair, transparent, and profitable, as profits are aligned with fund management performance. For Wadi'ah products, customers consider competitive administration fees and bonuses attractive added value. Other factors influencing decisions include recommendations between traders and a heterogeneous social environment. Research findings indicate that the principles of fairness, transparency, and service quality are the primary reasons non-Muslims choose DPK products at Bank Sumut Capem Syariah Perdagangan.

Keywords: Third Party Funds, Non-Muslim Customers, Service Quality, Profit Sharing, Islamic Banks.

INTRODUCTION

The development of the Islamic banking industry in Indonesia over the past few decades has shown significant progress. Islamic banks are no longer viewed as financial institutions serving solely the needs of the Muslim community, but have evolved into financial institutions offering a variety of alternative banking services for all levels of society. This aligns with the basic principles of Islamic economics, which prioritize the values of justice, transparency, partnership, and mutual benefit. In practice, these principles are realized through various products and services designed to provide equitable economic benefits to all customers regardless of religious background, ethnicity, or social status.

Conceptually, Islamic banks uphold the spirit of rahmatan lil 'alamin, which means providing benefits that can be felt by all humanity. This concept emphasizes the inclusive nature of Islamic banking services and products, making them accessible to anyone in need of safe, reliable, and equitable financial services. One implementation of this principle is through Third Party Fund (DPK) products, which include Islamic savings, Islamic deposits, and Islamic checking accounts. These products are designed based on Islamic principles, which emphasize a partnership between the bank and its customers through a profit-sharing mechanism and transparent fund management.

Third Party Funds (TPF) play a highly strategic role in banking operations. They are the primary funding source used by banks to carry out their intermediary function, namely collecting funds from the public and redistributing them in the form of financing. The high level of public trust in a bank is reflected in the amount of funds collected through savings, time deposits, and checking accounts. Therefore, the ability of Islamic banks to attract and retain TPF customers is a key indicator in assessing the institution's success and competitiveness amidst increasingly fierce competition in the banking industry.

In the context of the current development of Islamic banking, an interesting phenomenon has emerged, demonstrating that the appeal of Islamic banks extends beyond the Muslim community. A number of non-Muslims are also beginning to utilize the services and products offered by Islamic banks. This phenomenon demonstrates that factors beyond religious aspects influence individuals' decisions when choosing a financial institution. In other words, Islamic banks are beginning to be perceived as business institutions capable of providing added value to all members of society, regardless of their religious affiliation.

Table 1.1 Non-Muslim Customer Data

Product name	2023				2024				2025			
	Non-Muslim No A	Non-Muslim Balance	Total No. A	Total Balance	Non-Muslim No A	Non-Muslim Balance	Total No. A	Total Balance	Non-Muslim No A	Non-Muslim Balance	Total No. A	Total Balance
Wadiah Savings	171	1,043,699,712	1,781	2,407,591,519	182	2,854,787,086	1,871	3,281,708,867	204	2,810,018,152	1,979	3,105,984,220
Mudharabah Savings	297	12,744,068,190	2,326	13,290,554,503	368	13,906,763,470	2,556	15,619,040,487	435	14,794,221,399	2,840	15,127,382,840
Giro	3	23,221,547	27	188,276,585.00	3	24,160,414	23	205,682,776	1	350,802,000	19	639,866,105
Deposit	16	14,826,000,000	34	14,996,000,000	17	18,431,000,000	38	18,531,000,000	23	19,497,000,000	54	19,597,000,000
Total	487	28,636,989,449	4,168	30,882,422,608	570	35,216,710,970	4,488	37,637,432,130	663	37,452,041,551	4,892	38,470,233,166

Data source: PT. Bank Sumut Sharia Trading Branch Office

Third Party Fund (DPK) data of Bank Sumut Capem Syariah Perdagangan for the 2023–2025 period shows an increase in the number of non-Muslim customers from 487 customers in 2023 to 663 customers in 2025. In line with this, the total balance of non-Muslim DPK also increased from IDR 28.64 billion to IDR 37.45 billion. This increase indicates the increasing trust of the non-Muslim community in Bank Sumut Capem Syariah Perdagangan as a place to store funds. This phenomenon is interesting because Islamic banks are generally identified with the Muslim community, however, non-Muslim communities in the Perdagangan region actually show increasing participation, especially in Mudharabah Savings and Deposit products. The high funds placed in these two products indicate that non-Muslim customers are not only using Islamic banks for transaction needs, but also for investment and long-term fund storage.

Because religiosity is not a primary consideration for non-Muslim customers, this phenomenon is thought to be more influenced by rational factors, such as the quality of service provided by the bank and perceptions of the fairness of the profit-sharing system. Therefore, this condition provides an important basis for exploring more deeply the reasons and decision-making processes of non-Muslims in choosing Third Party Fund products at Bank Sumut Capem Syariah Perdagangan. This phenomenon can be observed at Bank Sumut Capem Syariah Perdagangan, located in Simalungun Regency, North Sumatra. The Perdagangan area is known as a center of fairly developed economic activity with a highly heterogeneous population. Various ethnic and religious groups live side by side and are involved in trade, services, and micro and medium-sized enterprises. This condition creates a dynamic and competitive economic environment, where people have the freedom to choose the financial institution that best suits their needs and interests.

Amidst this diversity, an interesting phenomenon merits further study: the voluntary participation of non-Muslims as Third Party Fund customers at Bank Sumut Capem Syariah Perdagangan. They not only use sharia savings products for daily transactions but also invest their funds in sharia time deposits and checking accounts. Some of them are even business owners and traders who manage relatively large cash flows. The decision to deposit funds with a sharia bank demonstrates a high level of trust in the institution, even though their religious identity does not directly relate to the sharia principles that underpin the bank's operations.

This phenomenon becomes interesting when viewed from a consumer behavior perspective. In consumer behavior theory, a person's decision to choose a product or service is generally influenced by various considerations deemed to provide benefits and satisfaction. In the banking context, the decision to deposit funds with a financial institution involves a high level of risk and trust. Customers consider not only the financial benefits they will receive but also the security of their funds, the convenience of the service, the institution's reputation, and the quality of the relationship between the bank and the customer.

For non-Muslims, the religiosity of Islam, often considered one of the main attractions of Islamic banks, is certainly not a dominant factor in their decision-making. Therefore, their decision to become a third-party fund customer at Bank Sumut Capem Syariah Perdagangan is thought to be based more on rational and utilitarian considerations. This means they choose Islamic banks because they believe they can provide tangible benefits that meet their needs as consumers of financial services. These rational considerations are important to explore in order to understand the factors that truly drive non-Muslims to entrust their funds to Islamic banks.

One factor thought to have a strong influence on this decision is the quality of service provided by the bank. In the service industry, service quality is a key element determining customer satisfaction and loyalty. Fast, friendly, professional, and responsive service, along with the ability to provide solutions to customer needs, creates a positive experience that fosters trust. For non-Muslims, inclusive, non-discriminatory service, and respect for diversity can be important factors in building long-term relationships with Islamic banks. When customers feel treated equally and receive satisfactory service, the institution's religious identity no longer presents a barrier to decision-making.

Besides service quality, another factor thought to play a significant role is the perception of the fairness of the profit-sharing system implemented by Islamic banks. Unlike conventional banks, which use a fixed interest rate system, Islamic banks implement a profit-sharing mechanism based on the principle of partnership and proportional profit sharing. This system creates the impression of a fairer relationship between the bank and its customers, as profits are aligned with the results of the bank's fund management. Transparency in determining the profit-sharing ratio and open information regarding fund management can foster positive perceptions among customers, including non-Muslims. Perceptions of fairness are a crucial factor in shaping customer trust in financial institutions. In various consumer behavior studies, fairness is often viewed as a factor influencing satisfaction, loyalty, and purchasing decisions. When customers perceive an institution's system to be fair, transparent, and non-disadvantaged, they tend to have greater trust in that institution. Therefore, the perception of fair profit sharing in Islamic banks is thought to be one of the reasons why non-Muslims are attracted to depositing their funds in Islamic third-party funds (DPK) products.

Despite the increasing prevalence of non-Muslim customer involvement in Islamic banking, research specifically exploring their experiences and reasons for choosing Third Party Fund products remains relatively limited. Most previous studies have focused on Muslim customers or quantitatively examined the influence of various variables. However, the decision of non-Muslims to become Islamic third party fund customers is a complex and meaningful social phenomenon, requiring a more in-depth approach to understand their experiences, perceptions, motivations, and decision-making processes. Based on these conditions, it is crucial to conduct this research using a qualitative approach. This approach allows researchers to delve deeper into the subjective experiences, views, and interpretations held by non-Muslims regarding their decisions to become Third Party Fund customers at Bank Sumut Capem Syariah Perdagangan. Through a qualitative approach, this research seeks not only to identify factors influencing customer decisions but also to understand how service quality and perceptions of fairness of profit sharing are interpreted by customers in the context of their daily economic lives.

Formulation of the problem

1. How does the quality of Bank Sumut Capem Syariah Perdagangan's services influence the comfort of non-Muslim DPK customers?
2. How do non-Muslim customers perceive the fairness of the profit-sharing system (Mudharabah) or bonus provision (Wadi'ah) on the DPK products they own?

3. How is the decision-making process for non-Muslims until they finally choose and continue to use DPK products at Bank Sumut Capem Syariah Perdagangan?

LITERATURE REVIEW

2.1 Theory of Consumer Behavior in Financial Services

Consumer behavior is a crucial concept in understanding how individuals make decisions about products or services. In the context of financial services, consumer behavior is influenced not only by economic needs but also by perceptions of benefits, risks, service quality, and the level of trust in financial institutions. According to Philip Kotler and Kevin Lane Keller (2021), consumer decision-making is a process involving a series of stages, from need recognition, information search, alternative evaluation, purchase decision, and post-purchase evaluation. In the banking industry, this process also occurs when someone decides to save or invest in a financial institution.

According to Leon Schiffman and Joseph Wisenblit (2022), consumers of financial services tend to make more complex considerations than those purchasing physical products because the decisions they make relate to asset security and financial risk. Therefore, trust, institutional reputation, and service quality are dominant factors in the decision-making process. The first stage is need recognition. According to Solomon Michael R. (2023), a need arises when an individual realizes a gap between actual and desired conditions. In the context of this research, non-Muslims have a need to securely store funds, obtain easy transactions, and obtain profits from their savings. The second stage is information search. At this stage, prospective customers gather information about the various financial institutions available. According to Mothersbaugh David L. and Hawkins Del I. (2023), sources of information can come from personal experience, recommendations from family, friends, the business community, or information provided directly by the company. In the case of non-Muslim customers of Bank Sumut Capem Syariah Perdagangan, information regarding service quality and profit-sharing systems is an important aspect to understand before making a decision.

The third stage is the evaluation of alternatives. At this stage, consumers compare various banking options based on specific attributes. According to Lamb Charles W., Hair Joseph F., and colleagues (2021), attributes frequently considered in financial services include fund security, ease of transactions, service quality, financial benefits, and institutional image. If Islamic banks are able to offer advantages in these attributes, they will have a greater chance of being chosen by non-Muslims. The fourth stage is the purchase or savings decision. According to Ajzen Icek (2020), a person's decision is influenced by attitudes toward the object, social norms, and perceived control over the behavior. In the context of this research, the decision of non-Muslims to become DPK customers of Bank Sumut Capem Syariah Perdagangan can be influenced by positive experiences with banking services and the perception that the Islamic system provides fair and profitable economic benefits.

2.2 Islamic Service Quality (CARTER Dimension)

Service quality is a crucial factor in determining the success of service institutions, including Islamic banking. The concept of Islamic service quality is largely based on the CARTER model (Compliance, Assurance, Reliability, Tangibles, Empathy, and Responsiveness), developed specifically to measure service quality in the Islamic banking industry. According to Abdul Qawi Othman and Lynn Owen, the developers of the CARTER model, recent studies show that these dimensions remain relevant in explaining Islamic bank customer behavior. Research by Mohammad F. Alshurideh (2022) confirms that customer-oriented service quality is a key factor in increasing customer trust and loyalty.

In this study, the focus is directed at three main dimensions, namely Empathy, Responsiveness, and Compliance.

1. Empathy

According to Ali Hasan (2021), empathy is the ability of a service provider to understand customer needs and provide genuine attention regardless of their background. In the context of Islamic banking, empathy is reflected in a friendly attitude, respect for diversity, and providing equal service to all customers, including non-Muslims. For non-Muslims, the experience of receiving non-discriminatory service can shape positive perceptions of Islamic banks. Bank staff's respect for customers' beliefs and backgrounds will increase comfort and strengthen trust in the institution.

2. Responsiveness

According to Zeithaml Valarie A., Bitner Mary Jo, and Gremler Dwayne D. (2020), responsiveness is a company's willingness and ability to assist customers quickly and appropriately. In the banking industry, service speed is a crucial indicator because it directly relates to customer satisfaction. Non-Muslim customers, the majority of whom are business owners, require fast service in financial transactions. Therefore, the ability of Bank Sumut Capem Syariah Perdagangan employees to provide responsive solutions is one factor that can influence customers' decisions to deposit their funds.

3. Compliance (Sharia Compliance)

The compliance dimension is a characteristic that distinguishes Islamic banks from conventional banks. According to Kabir Hassan and Mervyn K. Lewis (2021), Sharia compliance relates not only to the application of Islamic principles in bank operations but also to how these principles are communicated to the public at large. In the context of non-Muslim customers, compliance becomes crucial when bank employees are able to explain that Sharia principles prioritize universal values such as fairness, transparency, and partnership. Thus, Sharia products are perceived not as merely religious products but as a financial system that provides economic benefits to the entire community.

2.3 The Concept of Sharia DPK and Economic Justice

Third Party Funds (TPF) are funds collected by banks from the public in the form of savings, checking accounts, and time deposits. According to Ascarya (2021), TPF is the largest source of funds for Islamic banks, so the success of their collection is crucial for the bank's ability to perform its intermediary function.

1. Wadi'ah (Deposit) Contract

The Wadi'ah contract is used in Islamic savings and checking products. According to Ascarya (2021), Wadi'ah is a contract for depositing funds from a customer with a bank, which must be safeguarded and returned at any time when the customer needs them. Under this contract, the customer is guaranteed the security of their funds without the bank's obligation to provide a specific return. For non-Muslims, the Wadi'ah contract can be understood as a secure and flexible fund storage mechanism, making it suitable for daily transactions and business cash management.

2. Mudharabah Absolute (Profit Sharing) Contract

According to Muhammad Syafi'i Antonio (2020), Mudharabah Mutlaqah is a cooperation agreement between the fund owner (shahibul maal) and the fund manager (mudharib) in which profits are distributed based on a pre-agreed ratio. In mudharabah deposit and savings products, the customer acts as the capital owner, while the bank acts as the fund manager. Profits are derived from productive fund management, not from the fixed interest system applied in conventional banks.

3. The Concept of Justice (Al-'Adl)

The concept of justice (al-'adl) is a fundamental principle in Islamic economics. According to M. Umer Chapra (2021), economic justice means granting rights to all parties proportionally according to their contributions and the risks they bear. In a profit-sharing system, profits are distributed based on the actual performance of fund management, so no party benefits unilaterally. This differs from the interest system, which is fixed without considering actual business results. Therefore, the profit-sharing system is often perceived as fairer because it reflects the principle of sharing profits and risks. For non-Muslim communities, this concept of justice can be interpreted universally as a form of transparency and partnership that provides opportunities for all parties to benefit proportionally. This perception of justice is thought to be a key factor in their decision to place Third Party Funds with Bank Sumut Capem Syariah Perdagangan.

METHOD

3.1 Research Approach

This research uses a descriptive qualitative approach with a case study method. The qualitative approach was chosen because this study aims to deeply understand the experiences, perceptions, motivations, and decision-making processes of non-Muslims in becoming Third Party Fund (DPK) customers at Bank Sumut Capem Syariah Perdagangan. Qualitative research allows researchers to gain a comprehensive understanding of social phenomena based on the perspectives and direct experiences of informants. According to John W. Creswell and Cheryl N. Poth (2024), qualitative research is used to explore and understand the meanings that individuals or groups give to a social phenomenon. This approach is very appropriate when researchers want to gain a deep understanding of the reasons, experiences, and interpretations of individuals towards an event.

Furthermore, according to Robert K. Yin (2023), the case study method is used when researchers want to investigate a contemporary phenomenon in depth within a real-life context. Case studies allow researchers to explore various sources of information in detail, thus producing a comprehensive picture of the phenomenon being studied. The choice of the case study method in this research is based on a unique phenomenon, namely the increasing number of non-Muslim customers placing Third Party Funds at Bank Sumut Capem Syariah Perdagangan. This phenomenon needs to be explored in depth to understand how service quality and perceptions of fairness in profit sharing influence their decisions to become customers. According to Uwe Flick (2022), qualitative research provides researchers with the opportunity to understand social realities from the perspective of participants, thus producing richer findings than quantitative approaches. Therefore, a descriptive qualitative approach with a case study is considered most relevant to answer the objectives of this research.

3.2 Determination of Informants

The informants in this study were selected using purposive sampling, a deliberate selection of informants based on specific considerations relevant to the research objectives. This technique was chosen because not all individuals possess the information needed to explain the phenomenon being studied. According to Matthew B. Miles, A. Michael Huberman, and Johnny Saldana (2020), purposive sampling is a technique for selecting participants who are considered to be most knowledgeable about the research phenomenon, thus providing rich and in-depth data. Meanwhile, according to Patton Michael Quinn (2021), informants in qualitative research must be selected based on their ability to provide relevant, accurate, and relevant information aligned with the research focus.

The research informants consist of:

1. Key Informants

Key informants are those with a deep understanding of the policies, service strategies, and mechanisms for collecting third-party funds at Bank Sumut Capem Syariah Perdagangan. Key informants in this study include:

a) Head of Bank Sumut Sharia Trading Branch;
b) Customer Service (CS);
c) Marketing Fund or Funding Officer.

Key informants were selected because they have knowledge regarding the characteristics of non-Muslim customers, service strategies, and the implementation of the profit-sharing system implemented by the bank.

2. Key Informant

The main informants in this study were non-Muslim customers who had Third Party Fund products in the form of savings, deposits, or current accounts at Bank Sumut Capem Syariah Perdagangan.

The main informant criteria are:

a) Have the status of a non-Muslim customer;
b) Have an active account in the form of savings, checking or deposit;
c) Have been a customer for at least one year;
d) Willing to provide information openly.

According to Sarah J. Tracy (2020), selecting participants who have direct experience with the research phenomenon is very important to produce credible and meaningful data.

3.3 Data Collection Techniques

The data collection techniques used in this study consist of in-depth interviews, observation, and documentation.

1. In-Depth Interview

In-depth interviews were conducted semi-structured using an open-ended interview guide. This technique allowed researchers to explore broader information based on the informants' experiences and perspectives. According to Steinar Kvale and Svend Brinkmann (2021), in-depth interviews are an effective method for understanding individual life experiences, meanings, and perspectives on a phenomenon. Through in-depth interviews, researchers will explore the reasons non-Muslim customers choose Bank Sumut Capem Syariah Perdagangan, their experiences receiving services, and their perceptions of the profit-sharing system.

2. Field Observation

Observations were conducted directly within the operational environment of Bank Sumut's Branch of Sharia Trading. Researchers observed interactions between bank officers and non-Muslim customers, the service process, and the service atmosphere. According to Martyn Denscombe (2021), observations allow researchers to obtain factual data regarding behavior and social interactions that might not be revealed through interviews. Observations were conducted to assess how the dimensions of empathy, responsiveness, and Sharia compliance are manifested in daily service practices.

3. Documentation

Documentation was used to obtain supporting data in the form of company profiles, Third Party Fund product structures, customer development reports, and other documents relevant to the research. According to Johnny Saldana (2021), documents are an important data source in qualitative research because they can be used to strengthen and verify interview and observation results.

3.4 Data Analysis Techniques

The data analysis in this study used an interactive analysis model developed by Miles, Huberman, and Saldana. According to Miles, Huberman, and Saldana (2020), qualitative data analysis consists of three main stages: data reduction, data presentation, and drawing conclusions or verification.

1. Data Reduction

Data reduction is the process of selecting, simplifying, grouping, and transforming raw data obtained from the field. In this study, all interviews were recorded, transcribed into text, and then coded based on research themes, such as:

a) Decision to become a DPK customer;
b) Quality of service;
c) Perception of fairness of results;
d) Trust in Islamic banks.

According to Miles et al. (2020), data reduction helps researchers focus their attention on information relevant to the research objectives.

2. Data Presentation (Data Display)

The reduced data is then presented in the form of matrices, thematic tables, descriptive narratives, and interview excerpts. According to Johnny Saldana (2021), systematic data presentation will facilitate researchers in identifying patterns, relationships, and themes emerging from the field data. In this study, data presentation is based on the type of third-party fund (DPK) products held by informants: savings, deposits, and checking accounts.

3. Drawing Conclusions and Verification

The final stage is drawing conclusions based on the patterns discovered during the research process. According to Yin (2023), conclusions in qualitative research must be continuously verified through re-examination of field data to produce valid and accountable findings.

3.5 Data Validity

To ensure the credibility of research results, source triangulation and technical triangulation techniques were used. According to Norman K. Denzin (2023), triangulation is a strategy used to increase research validity by utilizing various sources and data collection methods.

1. Source Triangulation

Source triangulation was conducted by comparing information obtained from various informants. In this study, data from interviews with savings customers, deposit customers, checking customers, Customer Service, Fund Marketing, and branch managers were compared to determine the consistency of the information provided.

2. Engineering Triangulation

Technical triangulation was carried out by comparing the results of interviews, observations and documentation.

For example, information regarding customers' perceptions of fairness in profit sharing will be compared with revenue sharing product documents and field service observations. According to Creswell and Poth (2024), using multiple data collection techniques will increase the credibility of research results because findings can be verified through multiple sources of information.

RESULTS AND DISCUSSION

4.1 Quality of ServiceBank Sumut Capem Syariah Tradingtowards Non-Muslim Customers

Based on in-depth interviews with key informants, it was found that the quality of service provided by Bank Sumut Capem Syariah Perdagangan was one of the main factors influencing the decision of non-Muslims to become Third Party Fund (DPK) customers. In general, informants stated that the service they received did not show any differences in treatment based on religious background. Non-Muslim customers felt welcomed, valued as customers, and received the same service as Muslim customers. This condition created a sense of comfort and increased their trust in Bank Sumut Capem Syariah Perdagangan as a fund storage institution. The research findings showed that the value of inclusivity, one of the characteristics of Islamic banking, was successfully translated by Bank Sumut Capem Syariah Perdagangan employees in the form of daily service. Friendly, polite, and respectful attitudes towards every customer regardless of religion were the experiences most frequently reported by informants. Several informants revealed that initially they had the perception that Islamic banks were only intended for Muslims. However, after interacting directly with bank officers, this perception changed because they experienced openness and non-discriminatory service.

Based on the Empathy dimension of the CARTER model, research results indicate that bank employees are able to build good interpersonal relationships with non-Muslim customers. Officers not only focus on completing transactions but also strive to understand customers' financial needs and goals. Informants reported feeling appreciated when officers patiently explained things, listened to their questions, and provided solutions tailored to their needs. This form of attention creates an emotional closeness that ultimately increases customer loyalty to the bank. In addition to empathy, the Responsiveness dimension is also strongly evident in the service provided. Based on observations and interviews, the process of opening a savings account, checking account, or Sharia deposit account is relatively quick and straightforward. Customers receive clear information regarding administrative requirements, transaction processes, and available facilities. This speed of service is an added value for most informants, who work as traders and business owners, as they require time efficiency in managing their daily financial activities. The ability of employees to respond to customer needs quickly and accurately creates a professional impression and increases customer confidence in the quality of the bank's services.

Another interesting finding was the ability of bank staff to explain sharia concepts and terms to non-Muslim customers. Most informants admitted to not understanding terms such as mudharabah, wadiah, profit-sharing ratio, or sharia principles when they first visited the bank. However, bank staff were able to explain these concepts using simple language and analogies close to conventional banking practices, making them easily understood by customers. The communication approach used was not doctrinal or overly religious, but rather emphasized economic benefits, fund security, transparency, and fairness in fund management. The staff's ability to communicate sharia products universally demonstrates the implementation of the Compliance dimension (sharia compliance), which is not only oriented towards Islamic law but also emphasizes the delivery of sharia values that are acceptable to all members of society. Informants assessed that the staff's explanations helped them understand that sharia products are not exclusive to Muslims but can be utilized by anyone seeking a transparent and fair financial system. Thus, customers' understanding of sharia products is formed through their direct experience of the service they receive.

The results of this study indicate that service quality not only serves as a means of fulfilling customer transaction needs but also as an educational medium that shapes positive perceptions of Islamic banking. Friendly, responsive, and inclusive service has successfully reduced non-Muslims' doubts about Islamic banks and increased their confidence in depositing funds in the form of savings, checking accounts, and time deposits. In the context of this study, service quality is a factor that can bridge differences in religious backgrounds and encourage the formation of trusting relationships between non-Muslim customers and Bank Sumut Capem Syariah Perdagangan. These findings are in line with the CARTER service quality theory, which states that empathy, responsiveness, and adherence to service principles are important factors in building customer satisfaction and loyalty. For non-Muslim customers, directly perceived service quality is the primary basis for evaluating the credibility of Islamic banks. Therefore, it can be concluded that Bank Sumut Capem Syariah Perdagangan's success in providing equal, inclusive, easy-to-understand, and responsive services has become one of the main reasons encouraging non-Muslims to become Third Party Fund customers at the bank.

4.2 Perception of Fairness of the Profit Sharing System and Third Party Fund (DPK) Bonuses inBank Sumut Capem Syariah Trading

Based on interviews with non-Muslim customers using Third Party Fund (DPK) products at Bank Sumut Capem Syariah Perdagangan, it was found that perceptions regarding the fairness of the profit-sharing and bonus systems were important factors influencing their decisions to invest in Islamic banks. Most informants stated that they did not view Islamic products solely from a religious perspective, but rather from the economic benefits, transparency, and fairness offered. Therefore, their understanding of the profit-sharing and bonus systems was based more on rational considerations than religious ones. The results showed that non-Muslim customers using Mudharabah Savings and Mudharabah Deposit products had a positive perception of the profit-sharing mechanism implemented by Bank Sumut Syariah. The informants considered the system more logical because profits earned were not determined unilaterally by the bank, but rather depended on the results of fund management. According to them, this concept reflects a fairer partnership than a system that provides fixed profits without considering business conditions or the performance of the financial institution. Several informants revealed that they understood the basic principle of profit-sharing as a form of cooperation between the customer as the fund owner and the bank as the fund manager. In their view, if the bank is able to manage funds productively and generate greater profits, then the customer is entitled to a larger share of the profits. Conversely, if the bank's profits decline, the customer's returns will also adjust accordingly. This mechanism is considered to reflect the principle of justice because the profits received by each party are based on actual business results and not on a fixed figure. This finding indicates that non-Muslim customers interpret justice not only as equality of returns for everyone, but also as a match between the profits earned and the performance achieved. They believe that the profit-sharing system provides an opportunity for customers to obtain greater benefits when the bank's business conditions are developing favorably. Thus, the relationship between the bank and its customers is viewed as a mutually beneficial partnership, not simply a relationship between a giver and a receiver of interest.

Informants also stated that the transparency of information provided by the bank strengthened their perception of the fairness of the profit-sharing system. The bank openly explained the ratio or profit-sharing portion, the calculation mechanism, and the factors that influence the amount of profit sharing received. This transparency made customers feel they had sufficient information to understand how their profits were calculated. This fostered trust and reduced concerns about potential practices that were detrimental to customers. Furthermore, this perception of fairness was also found among non-Muslim customers using Wadi'ah Savings and Wadi'ah Current Accounts. Although these products do not use a profit-sharing system like the Mudharabah contract, informants still considered them to provide fair and competitive benefits. Customers understood that their deposits were held as deposits, so the bank was not obligated to provide a specific return. However, they felt they benefited from the relatively low administration fees and the bonuses provided by the bank in accordance with applicable policies.

According to informants, bonuses offered by banks are viewed as a form of appreciation to customers without any binding promises or obligations. They considered the scheme to be fair because banks still provide additional benefits to customers even though the products used are not designed for investment purposes. Furthermore, the flexibility of fund usage, ease of transactions, and low administration fees are added values that make Wadi'ah products attractive to non-Muslim customers. The research also showed that most informants compared their experiences using Sharia products with conventional banking products they had previously used. In this comparison, they assessed that the profit-sharing and bonus systems in Sharia banks provide a more transparent impression because the mechanisms and calculation basis are openly explained. This situation allows customers to feel more aware of the sources of their profits and how the relationship between the bank and their customers is built.

From an equity theory perspective, these findings indicate that non-Muslim customers perceive a balance between the funds they invest and the benefits they receive. Fairness is perceived when customers receive profits proportional to their contributions and the risks they bear. In the context of Mudharabah products, fairness is realized through profit sharing based on actual fund management performance. Meanwhile, in Wadi'ah products, fairness is realized through fund security, competitive fees, and bonuses voluntarily provided by the bank. The findings of this study also demonstrate that the value of fairness embodied in the Islamic banking system is universally accepted by non-Muslims. The informants do not view the concept of profit sharing and bonuses as part of religious doctrine, but rather as a rational and profitable economic mechanism. In other words, the fairness they perceive is more oriented towards aspects of transparency, openness, and proportionality in the distribution of economic benefits. Based on this description, it can be concluded that positive perceptions of the fairness of the profit sharing system in Mudharabah products and positive perceptions of bonuses and competitive fees in Wadi'ah products are important factors encouraging non-Muslims to choose and maintain Third Party Fund products at Bank Sumut Capem Syariah Perdagangan. The fairness felt by customers not only increases satisfaction, but also strengthens their trust in Islamic banks as financial institutions that are able to provide economic benefits in a transparent and equitable manner for all people regardless of religious background.

4.3 Dynamics of Non-Muslim Community Decisions in Placing Third Party Funds (DPK) inBank Sumut Capem Syariah Trading

Based on the results of interviews with non-Muslim customers, it was found that the decision to invest funds in the Third Party Fund (DPK) product of Bank Sumut Capem Syariah Perdagangan did not occur suddenly, but rather through a deliberation process influenced by various social, economic, and personal experience factors. In the context of a trading community that has heterogeneous social characteristics and is dominated by trade activities, financial decisions are often not only based on formal information from financial institutions, but also influenced by social interactions that develop in the business environment and the merchant community. The results of the study indicate that one of the most dominant factors in the initial decision-making stage is the existence of recommendations from business colleagues, family, and fellow non-Muslim traders who were already customers of Bank Sumut Capem Syariah Perdagangan. Most informants revealed that they learned about the sharia DPK product not through official bank promotions, but rather through positive experiences shared by people around them. Information obtained from this social environment is considered more reliable because it comes from individuals who have directly experienced the benefits and quality of services provided by the bank.

This phenomenon demonstrates the influence of social proof on the decision-making process. In a trading environment with strong social ties, one person's experience often serves as a reference for others in making choices. When a trader has a positive experience using a Sharia-compliant savings, checking, or deposit product, they tend to share that experience with their business partners. Consequently, a pattern of collective trust is formed that encourages more non-Muslims to try the same product. Research findings show that trust built through social recommendations has a stronger influence than promotional information provided formally by financial institutions. Informants reported feeling more confident about opening an account or depositing funds after hearing firsthand about the experiences of business partners who have become customers. They considered these recommendations more objective because they were based on real-life experiences, particularly regarding the security of funds, service quality, and benefits derived from Sharia-compliant products.

Besides being influenced by social factors, the decision to invest funds is also influenced by the need for security in storing financial assets. Most informants are business owners with high cash turnover, requiring a financial institution capable of guaranteeing the security of their funds. In this regard, Bank Sumut Capem Syariah Perdagangan's status as a regional development bank widely recognized by the public is an important consideration. Informants believe that Bank Sumut's reputation and credibility guarantee the security of their funds, whether in the form of savings, checking accounts, or time deposits. For informants, fund security is a primary need that must be met before considering other factors. They stated that large profits will not be a consideration if the chosen financial institution does not have a high level of trust. Therefore, the existence of Bank Sumut Capem Syariah Perdagangan as part of the long-established Bank Sumut institution provides a sense of security and confidence for non-Muslims to invest their relatively large amounts of funds.

Interestingly, after security factors were met, the next consideration that emerged was the economic benefits offered by sharia-compliant products. The study showed that many non-Muslim customers were initially attracted solely by security factors and recommendations from their social circles. However, after becoming customers, they began to understand the profit-sharing mechanism implemented by sharia banks and perceived it as providing added value compared to other available alternatives. This understanding developed as they experienced using sharia-compliant DPK products and received explanations from the bank. Informants assessed that the profit-sharing system provided them with the opportunity to obtain more proportional profits because it was based on the results of the bank's fund management. This concept was perceived as more flexible and reflected the principle of partnership between customers and banks. Some informants even stated that they felt more comfortable with a system that linked profits to business performance than one that used a fixed return. This perception suggests that economic justice is a value appreciated by non-Muslim customers, even those without in-depth knowledge of sharia.

In the dynamics of decision-making, service quality also plays a role in reinforcing the decision to remain a customer. After receiving a recommendation and opening an account, direct experience with bank services serves as the basis for further evaluation. When customers experience friendly, prompt, and non-discriminatory service, their level of trust increases. This positive experience then strengthens their decision to continue using Sharia-compliant DPK products and recommend them to others in their social circle. The results of this study indicate that the decision-making process of non-Muslims in placing funds with Bank Sumut Capem Syariah Perdagangan follows the stages of financial services consumer behavior. The first stage begins with the need to securely store funds. The next stage is information seeking, which is largely obtained through social networks and merchant communities. Next, customers evaluate various alternative financial institutions, considering security, service quality, and economic benefits. After conducting this evaluation, they decide to place funds with Bank Sumut Capem Syariah Perdagangan. This decision is further strengthened by the positive experiences they have gained since becoming customers.

Based on the overall findings, it can be understood that the dynamics of non-Muslim community decisions in placing Third Party Funds at Bank Sumut Capem Syariah Perdagangan are the result of an interaction between social and rational factors. Social factors are reflected in the strong influence of recommendations between traders and a heterogeneous business environment, while rational factors are reflected in considerations of fund security, service quality, and perceptions of the fairness of the profit-sharing system. Thus, the decision to become a customer and continue to place funds at Bank Sumut Capem Syariah Perdagangan is not driven by a single factor, but by a combination of social proof, trust in the banking institution, and the economic benefits experienced by non-Muslim customers.

CONCLUSION

5.1 Conclusion

Based on the research results regarding the Exploration of Non-Muslim Community Decisions to Become Third Party Fund Customers at Bank Sumut Capem Syariah Perdagangan: Analysis of Service Quality and Perception of Profit Sharing Fairness, it can be concluded that the decision of non-Muslim communities to become Third Party Fund (DPK) customers at Bank Sumut Capem Syariah Perdagangan is dominated by rational and economic considerations, not due to religious factors. The research findings show that non-Muslim customers view Islamic banks as financial institutions capable of providing fund security, quality services, and transparent and fair fund management systems. From the aspect of service quality, Bank Sumut Capem Syariah Perdagangan is considered successful in implementing inclusive and non-discriminatory services to all customers. The friendly, responsive attitude and ability of employees to explain sharia products in simple and easy-to-understand language have created a sense of comfort and trust for non-Muslim customers. This equal service is the initial factor that encourages non-Muslims to try and ultimately entrust their funds to Bank Sumut Capem Syariah Perdagangan.

From the perspective of economic justice perceptions, non-Muslim customers believe that the profit-sharing system in Mudharabah products reflects universally accepted principles of justice. They view the profits earned based on actual fund management performance as a logical, transparent mechanism that provides proportional benefits. Meanwhile, in Wadi'ah products, customers benefit from competitive administration fees, guaranteed fund security, and bonuses provided by the bank. This positive perception of the fairness of the system is an important factor reinforcing customers' decision to continue using Sharia-compliant DPK products. This study also found that the decision-making process of non-Muslims is influenced by a heterogeneous social environment, particularly the merchant community in the Perdagangan area. Recommendations from fellow merchants and positive experiences of other customers are the primary sources of information that shape initial trust in Bank Sumut Capem Syariah Perdagangan. After becoming customers, direct experience with the quality of service and the economic benefits gained further strengthens their loyalty. Thus, the decision of non-Muslims to invest in Bank Sumut Capem Syariah Perdagangan is the result of a combination of social influence (social proof), trust in the banking institution, inclusive service quality, and perceptions of the fairness of the profit-sharing system.

5.2 Suggestions

Based on the results of the research that has been conducted, several suggestions that can be given are as follows:

1. For Bank Sumut Capem Syariah Trading

Bank Sumut Branch Syariah Perdagangan needs to continuously maintain and improve the quality of inclusive, professional, and non-discriminatory service to all customers regardless of religious background. Friendly, responsive attitudes, and the ability of employees to communicate sharia products in easy-to-understand language have proven to be important factors in building trust among non-Muslim communities. Therefore, training based on service excellence and inclusive communication is necessary on an ongoing basis to maintain service quality. Furthermore, the bank is advised to be more active and progressive in introducing Third Party Fund products, particularly Sharia Deposits and Mudharabah Savings, to the non-Muslim merchant community in the Perdagangan area.

The research results indicate that traders are interested in a safe, transparent, and fair investment system. Therefore, a marketing strategy that emphasizes economic benefits, fund security, and the advantages of a profit-sharing system, rather than solely emphasizing sharia aspects, has the potential to increase third-party funds from non-Muslim segments. Banks can also expand sharia financial literacy programs to the general public through outreach activities, market education, and business community forums. These efforts are crucial to dispel the perception that sharia products are only intended for Muslims and to strengthen understanding that sharia principles embody the universal values of fairness, transparency, and partnership.

2. For the Community and Customers

The public, particularly non-Muslim business owners and traders, is expected to be more open to understanding Islamic banking products and services based on the economic benefits they offer, rather than solely on religious identity. Research shows that Islamic third-party funds (DPK) products offer a safe, transparent, and competitive alternative for storing and investing funds.

3. For Further Researchers

This research is still limited to non-Muslim Third Party Fund customers at Bank Sumut Capem Syariah Perdagangan using a qualitative case study approach. Therefore, further research is recommended to expand the research location to other Islamic bank branches or use a quantitative and mixed methods approach to more broadly examine the influence of service quality, perceptions of fairness, trust, and social factors on the decisions of non-Muslims in using Islamic banking products.

REFERENCES

Agustia, P. (2022). Customer loyalty in fast food restaurants. Digital Economy, 1(2), 21.https://doi.org/10.55837/ed.v1i2.21
Ajzen, I. (2020). The theory of planned behavior: Frequently asked questions. Human Behavior and Emerging Technologies, 2(4), 314–324.
Alshurideh, M.T. (2022). Customer service quality and banking performance. Springer.
Antonio, MS (2020). Islamic banking: From theory to practice. Gema Insani.
Ascarya. (2021). Sharia banking contracts and products. Rajawali Press.
Chapra, M.U. (2021). Islam and the economic challenge. Islamic Foundation.
Creswell, J. W., & Poth, C. N. (2024). Qualitative inquiry and research design: Choosing among five approaches (5th ed.). Sage Publications.
Denscombe, M. (2021). The good research guide (7th ed.). McGraw-Hill Education.
Denzin, N. K. (2023). The research act: A theoretical introduction to sociological methods. Routledge.
Flick, U. (2022). An introduction to qualitative research (7th ed.). Sage Publications.
Hair, J.F., Lamb, C.W., & McDaniel, C. (2021). MKTG: Principles of marketing (14th ed.). Cengage Learning.
Hasan, A. (2021). Islamic marketing ethics and customer satisfaction. RajaGrafindo Persada.
Hassan, M. K., & Lewis, M. K. (2021). Handbook of Islamic banking. Edward Elgar Publishing.
Kotler, P., Keller, K. L., & Chernev, A. (2021). Marketing management (16th ed.). Pearson.
Kvale, S., & Brinkmann, S. (2021). InterViews: Learning the craft of qualitative research interviewing (3rd ed.). Sage Publications.
Miles, M.B., Huberman, A.M., & Saldaña, J. (2020). Qualitative data analysis: A methods sourcebook (4th ed.). Sage Publications.
Mothersbaugh, D. L., Hawkins, D. I., & Kleiser, S. B. (2023). Consumer behavior: Building marketing strategy (15th ed.). McGraw-Hill.
Patton, M. Q. (2021). Qualitative research and evaluation methods (5th ed.). Sage Publications.
Saldaña, J. (2021). The coding manual for qualitative researchers (4th ed.). Sage Publications.
Schiffman, L. G., & Wisenblit, J. (2022). Consumer behavior (13th ed.). Pearson.
Solomon, M.R. (2023). Consumer behavior: Buying, having and being (14th ed.). Pearson.
Tracy, S. J. (2020). Qualitative research methods: Collecting evidence, crafting analysis, communicating impact (2nd ed.). Wiley.
Yin, R. K. (2023). Case study research and applications: Design and methods (7th ed.). Sage Publications.
Zeithaml, V. A., Bitner, M. J., & Gremler, D. D. (2020). Services marketing: Integrating customer focus across the firm (8th ed.). McGraw-Hill.