

## ANALYSIS OF NONMUSLIM COMMUNITY INTEREST IN USING BANK SYARIAH INDONESIA SAVINGS PRODUCTS IN DELI SERDANG

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### Abstract

Islamic banks are often assumed to only serve Muslims, when in fact, non-Muslims also show interest in using Islamic banking services such as BSI savings products, to store their funds. This study aims to examine the interest of non-Muslims in BSI savings by focusing on location, product, and promotion factors. Using the accidental sampling method, and using primary and secondary data sources, primary data was collected through interviews with respondents, while secondary data came from the Central Statistics Agency and literature studies. The results of the study show that the three factors such as location, product, and promotion show that the location, product, and promotion factors have a significant effect on the interest of non-Muslims in using BSI savings products, and from the results of the study, it is found that the interest of non-Muslim people is still categorized as low with an indicator of <50% to save at Bank Syariah Indonesia.

**Keywords:** *Interest; Savings; BSI; Nonmuslims*

### INTRODUCTION

Islamic banking is currently increasingly showing an important role in the global economy. Indonesia, as a country with the largest Muslim population in the world, which is around 207 million people, should position itself as a leader in the world's sharia economy. By carrying Islamic principles in its financial system, Islamic banking offers the right alternative for people who want to avoid practices such as maysir, gharar, and riba. This banking model not only provides opportunities for Muslims to transact and invest in accordance with their religious teachings, but also expands access for the masses.

The development of Islamic banking in Indonesia also shows great potential to support inclusive finance, considering that this sector can reach various levels of society including those who may have previously been marginalized by the conventional financial system. In addition, with a large number of financial products and services that are in accordance with sharia principles, this sector has the potential to strengthen the economy and make a significant contribution to sustainable economic development. Therefore, strengthening the role of Islamic banking in Indonesia is not only about meeting the needs of Muslims, but also creating a fairer, more transparent, and sustainable financial system for all levels of society and in turn can create jobs and improve people's welfare. Since the beginning of the operation of Islamic banks in 1992 through Bank Muamalat, Islamic banks have implemented a different operational model compared to conventional banks. This difference is expected to meet the financial needs of Muslims in Indonesia in using Islamic banking services. One of the main differences lies in the implementation of the Profit sharing system in Islamic banks, while conventional banks use an interest system.

Law Number 10 of 1998 is an important legal basis for the existence of Islamic banks in carrying out their operations. In this law, various types of businesses that can be run by Islamic banks are regulated and in addition, the law also encourages conventional banks to open sharia business units or even fully transform into Islamic banks. Along with the increasing public interest in Islamic banks, many conventional banks have begun to open branches with the sharia system. Some of them, such as Bank Syariah Mandiri, BNI Syariah, and BRI Syariah which is now known as Bank Syariah Indonesia (BSI), as well as Danamon Syariah, CIMB Niaga Syariah, and many others have expanded their range of services by providing Islamic banking products and services, such as savings, financing, investment, and other financial services.

In the midst of the complexity of global economic dynamics, Islamic financial products such as Islamic savings are starting to receive attention from various circles, including non-Muslim communities. This shows that there is an increase in awareness of alternative investments that are not only ethical-based, but also have the potential

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to provide benefits in the form of competitive financial benefits, as well as contribute to economic trends and stability. Sharia savings carries the concept of fair profit sharing, where customers not only act as depositors of funds but also as partners in investments in accordance with Islamic sharia principles. This system provides transparent and mutually beneficial benefits, both for customers and banks. In addition, the benefits obtained are not only financial, but also provide significant social benefits. The funds collected through sharia savings will be used to support productive projects that have a positive impact on the wider community.

These projects include the development of micro, small and medium enterprises (MSMEs), financing for infrastructure development, and social programs aimed at improving people's welfare, such as education, health, and economic empowerment. Thus, sharia savings is not only a safe and competitive financial instrument, but also a means to realize the values of justice, sustainability, and usefulness for the community as a whole.

Bank Syariah Indonesia (BSI) has grown rapidly and is now present in almost all regions of Indonesia, including in Deli Serdang Regency. In this area, BSI already has several office units and ATM services that make it easier for the community. Deli Serdang Regency itself has a population of more than 1.8 million people, with around 459,005 of them being non-Muslims (BPS, 2022). Nevertheless, the existence of Bank Syariah Indonesia is still accessible to all levels of society, both Muslims and non-Muslims, but there are still many views of the public who consider that Islamic banks are specifically for Muslims only, this is because basically Islamic banks operate by following principles that are in accordance with sharia provisions, thus giving rise to the perception of the public who think that Islamic banks are only intended for Muslims. while non-Muslim religions are considered not allowed to use Islamic banks. (Proverbs, et al. 2020). The size of the religious population in Deli Serdang from 2020-2022 can be seen in the table below.

**Table 1: Distribution of religion in Deli Serdang in 2020-2022**

| Year | Islam     | Protest | Catholic | Hindu | Buddhist | Confucianism |
|------|-----------|---------|----------|-------|----------|--------------|
| 2020 | 1.402.282 | 301.106 | 75.173   | 2.989 | 44.758   | 11.802       |
| 2021 | 1.520.598 | 324.476 | 75.173   | 2.796 | 44.758   | 11.802       |
| 2022 | 1.402.282 | 324.476 | 75.173   | 2.796 | 44.758   | 11.802       |

Source: <https://sumut.bps.go.id/> (2024)

In the words of Allah in the verse of the Qur'an, Surah Al-Anbiya verse 107 which says that the teachings of Islam do not only focus on Muslims, but also for all humans on earth.

وَمَا أَرْسَلْنَاكَ إِلَّا رَحْمَةً لِّلْعَالَمِينَ

It means: "We did not send you (Muhammad), except as a mercy for the whole world (Al-Anbiya:107)"

The tafsir Tahlili from the Quran states that the purpose of Allah sending the Prophet Muhammad with His religion is to provide guidance and warning, so that mankind can achieve happiness both in this world and in the hereafter. Allah's mercy for all nature includes protection, compassion, muamalah, and various other forms of grace given to all His creatures, both believers and non-believers, including animals and plants. Therefore, all mankind, without exception, receives this grace of God, either directly or indirectly, through the religion it brings.

There is also a prohibition on usury for Christians in the Bible Leviticus 25:37 which states that:

"Do not take money or usury from him, but you must fear your Allah, so that your brother may live among you." (Leviticus 25:37)

This principle is in line with Islamic teachings which also strictly prohibit usury, which is considered a form of injustice and exploitation of people in need. In the view of Christianity, riba is not only an economic problem, but also a violation of ethical values and justice, because it harms others and creates social inequality. These two teachings teach that goodness and fairness in transactions are things that must be maintained for the sake of common welfare and to obtain God's pleasure.

Based on the above background, this study aims to analyze the interest of non-Muslim people in using savings products at PT Bank Syariah Indonesia Tbk, this study is considered important to see how far the interest of non-Muslim people in using Islamic banking services in Indonesia is also expected and can analyze what suggestions are most suitable for building PT Bank Syariah Indonesia and other public Islamic banks to reach the target more widely.

## LITERATURE REVIEW

### Basic Concepts of Sharia Banking

According to Karnaen Perwataatmadja, an Islamic bank is a bank that organizes banking activities with sharia principles sourced from the Qur'an and Hadith. Meanwhile, Scahik defines Islamic banks as a form of modern

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banks based on Islamic teachings, which developed in the middle era of Islam by implementing a profit-sharing system and avoiding usury-based financial practices (Prihatin & Fiana, 2021).

Islamic banks are financial institutions that function as intermediaries between individuals who have excess capital and those who need to run a business or project in accordance with Islamic sharia principles. Islamic banks are also known as Islamic Banking or Fee-based Banking, which refers to a banking system that does not involve usury, gambling (*maysir*), and speculation related to the amount, price, or time of transactions that contain intimidation (*gharar*) (Hasibuan & Wahyuni, 2020).

The main characteristics of Islamic banks are the elimination of *riba* and the provision of services to the community to achieve Islamic socio-economic goals, which in essence is a combination of banking profits and investments. In terms of equity participation, Islamic banks tend to be more cautious in assessing financing conditions. As a financial institution based on Islamic principles, Islamic banks use a profit-sharing system in deposit funding, trade, business, and other financial sectors. The purpose of implementing this profit-sharing system is to strengthen the relationship between customers and Islamic banks. This framework is designed to assist banks in increasing their liquidity through the money market between Islamic banks and central banks that adhere to sharia principles (Yusaini et al., 2020).

## Differences between Conventional and Sharia Banking

There are several fundamental differences between conventional banks and Islamic banks, including:

**Table 2: Differences between Conventional Banks and Sharia Banks**

| Aspects                        | Sharia Bank  | Conventional Banks   |
|--------------------------------|--|--|
| <b>Legal Basis</b>             | Based on Islamic sharia principles (Al-Qur'an and Hadith)  | Based on positive laws and state regulations   |
| <b>Financing System</b>        | Using the profit sharing system, <i>mudharabah</i> , <i>musharakah</i>                                 | Using the interest system  |
| <b>Prohibited Transactions</b> | <i>Riba</i> , <i>maysir</i> (gambling), <i>gharar</i> (uncertainty)                                    | There are no specific restrictions regarding usury or speculation                        |
| <b>Operational Objectives</b>  | Achieving equitable benefits and social and economic sustainability                                    | Maximizing financial benefits for shareholders   |
| <b>Types of Contracts</b>      | <i>Mudharabah</i> , <i>Musyarakah</i> , <i>Ijarah</i> , <i>Respect</i> , <i>Salam</i> , <i>Istisna</i> | Interest-based loans, unsecured loans.   |
| <b>Source of Income</b>        | Profit sharing from investment, halal service fees   | Interest on loans and administration fees  |
| <b>Financing</b>               | Focus on productive and sharia-compliant financing (e.g. for halal businesses)                         | Focus on financing and credit for consumption and investment without sharia restrictions |
| <b>Risk</b>                    | The risk is shared between the bank and the customer according to the agreed contract                  | The risk tends to be borne entirely by the borrower (customer)                           |
| <b>Service</b>                 | Services that comply with sharia principles (e.g., no transactions that contain haram elements)        | Service free from certain religious or ethical restrictions                              |

*Source: Data processed (2025)*

Overall, the fundamental difference between Islamic banks and conventional banks lies in the basic principles of operations, financing systems, and goals to be achieved. Islamic banks prioritize the principles of peace, desire, and compliance with Islamic law, while conventional banks focus more on financial efficiency and profit, however, both function as financial institutions that provide banking services, the approach used by Islamic banks is more oriented towards ethical principles and social responsibility, while conventional banks prioritize commercial

aspects and profitability. This difference reflects the diversity in the global financial system that can meet various needs of society, both spiritually and economically.

### **History of Bank Syariah Indonesia**

Bank Syariah Indonesia (BSI) was officially established on February 1, 2021 through the merger of three state-owned Islamic banks, namely Bank Syariah Mandiri, BNI Syariah, and BRI Syariah. This merger was initiated by the government to strengthen the Islamic finance sector in Indonesia and make BSI the largest Islamic bank in Indonesia and one of the largest in the world by market capitalization. With permission from the Financial Services Authority (OJK) on January 27, 2021, BSI combines services, networks, and products from its three predecessor banks. In 2022, BSI managed to record total assets of IDR 306 trillion, with a target of becoming a global leader in Islamic banking by 2025 through digital innovation.

BSI offers a variety of savings products based on sharia principles, such as BSI *Easy Wadiah* Savings and BSI *Easy Mudharabah*, which provide a choice between a deposit or profit-sharing contract. There are also special products such as BSI Hajj Savings for Hajj preparation, Student Savings (SimPel iB) for students, and BSI Savings Planning for customers who want to save regularly for certain purposes. In addition, BSI provides Qurbani and Aqiqah Savings, BSI Giro, as well as exclusive products such as BSI Prima Savings for priority customers. All products are designed according to sharia principles to answer the financial needs of modern society.

The savings products of Bank Syariah Indonesia are divided into two contracts, namely *the wadiah yad dhamanah* contract and the *mudharabah mutlaqah* contract. The *wadiah yad dhamanah* contract scheme is a custody agreement in which the bank acts as the depositary who has the right to utilize the funds, but still guarantees a full refund of funds to the customer whenever requested. In this scheme, customers do not receive returns in the form of profit sharing, but only in the form of bonuses given at the bank's policy and are not binding. Meanwhile, the *mudharabah mutlaqah contract* is a cooperation agreement between the bank (as the manager or mudharib) and the customer (as the owner of the fund or *shahibul maal*), where the bank is fully authorized to manage the funds in various halal and productive business activities without certain restrictions from the customer. The profits from the management of this fund are divided according to the ratio agreed at the beginning, while the losses (if any) are fully borne by the fund owner except due to the negligence of the manager (Lubis, Zainul Akhyar, et al. 2021).

### **Theory of Interest**

According to Andi Mappiare, as quoted by Rifa'atul Machmudah, interest can be defined as a mental condition that includes a combination of feelings, hopes, beliefs, prejudices, fears, or other tendencies that affect a person in making certain choices. Meanwhile, Keller, as explained by Esthi Dwityanti, stated that consumer interest reflects the extent to which consumers are likely to buy a brand or switch from one brand to another.

Interest in saving is a feeling or process of interest that a person experiences in a certain banking product, so that they want to try, use, and have that product, in this context, savings. Interest in saving is an impulse that arises from within oneself to keep assets in the form of money or other valuables in a bank with a specific purpose.

Some of the factors that affect the interest of non-Muslim customers to become customers in Islamic banks are location, products, and promotions. In this study, the researcher will analyze which factors are more dominant as the reason for non-Muslims to use Islamic banks. Based on the following factors: according to Anjur Perkasa Alam, et al. (2021), namely:

#### **1. Location**

The location of the bank refers to the place where banking services are offered as well as the operational control center of the bank is located. According to Kasmir in his book, the selection of bank branch locations is one of the most important strategic decisions. Banks located in strategic areas will make it easier for customers to carry out various transactions. Therefore, location selection is one of the main strategies that must be considered by a company, both for the establishment of offices in the service sector and production facilities in the manufacturing industry. If the location chosen is less strategic, this has the potential to reduce customer interest in establishing a relationship with the bank.

#### **2. Product**

A product is everything that provides value or benefits to consumers, both in meeting daily needs and satisfying certain desires. In Philip Kotler's view, products include a variety of things that can be offered to the market to meet the needs or desires of consumers. Products are not limited to physical goods only, but also include services, experiences, events, individuals, places, properties, organizations, information, and even ideas.

Products can be designed to solve a specific problem, improve convenience, or provide a valuable experience for consumers. A good product is a product that is able to create consumer satisfaction through the benefits offered. Therefore, companies need to understand well the needs and preferences of the target market in order to produce relevant and valuable products. In addition, the success of a product depends not only on its quality, but also on the way it is marketed and received by consumers.

### 3. Promotion

Promotion is an activity that aims to introduce products to consumers as the first step in a marketing strategy. With promotion, the products produced can be more widely known by the public, thereby increasing the possibility of attracting the attention of new consumers while retaining existing customers. Promotion is one of the most effective ways to create a relationship between producers and consumers, build brand awareness, and drive purchase decisions.

In this activity, each bank seeks to market their products and services through various methods, either directly, such as through salespeople, or indirectly, such as advertising, social media, or strategic partnerships. For Islamic banks, promotion has a very important role to introduce the sharia principles underlying their products to the wider community. With the right promotion, Islamic banks can increase public understanding of the benefits of their products, such as fairness in the profit-sharing system, and attract consumers from various backgrounds. In addition, effective promotions can help banks expand their market reach, strengthen their brand image, and increase competitiveness in the banking industry.

The results of the research by Anjur Perkasa Alam and Jureid (2021) in their journal "Analysis of Factors Influencing Non-Muslims to Become Customers of Bank Syariah Indonesia in Medan" show that the high interest of the non-Muslim community is influenced by several factors, including the bank's strategic location, attractive products, and promotions that increase their understanding of Bank Syariah Indonesia's products. Firdaus and Alawiyah's (2021) research entitled "Analysis of Public Knowledge about Islamic Banking" reveals that non-Muslim people only have basic knowledge about Islamic banks without understanding their products in depth. Meanwhile, Rizka and Agung (2023) research entitled "Analysis of Non-Muslim Millennial Generation's Knowledge of Sharia Banks in Solo City" states that the non-Muslim millennial generation is aware of the existence of Islamic banks in their environment, but this does not affect their knowledge of Islamic bank products.

## METHOD

### Location and Time of Research

This research was conducted in Deli Serdang Regency with sample searches in Delitua, Sibiru-Biru, STM Hilir and STM Hulu Districts. The research was carried out in the area because of the large number of people from sharing ethnicities, races and religions so that it was considered suitable as a research location. The time needed to find samples starts from November to December.

### Types and Data Sources

In this study, primary and secondary data were used. Primary data is obtained from the conduct of interviews and filling out the interview form for each informant, while secondary data is obtained from the Central Statistics Agency and literature studies such as books, journals, previous researches and online media sourced from the Internet.

### Data Collection Methods

This study adopts a qualitative approach. According to Sidiq and Choiri (2019), qualitative research focuses on the characteristics or fundamental aspects of a product or service, which includes social phenomena and symptoms. In this study, data was obtained through interviews with respondents, where the research subjects were non-Muslim communities. The sampling technique used is Accidental Sampling, which is a technique that selects samples randomly, where the respondent is an individual who is met by the researcher accidentally and meets predetermined criteria. With this method, the author succeeded in collecting data from seven non-Muslim people. The data analysis process is carried out through three main stages, namely data reduction, data presentation, and conclusion drawn.

## RESULT AND DISCUSSION

### Characteristics of Informants



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The respondents in this study amounted to 7 non-Muslim customers who had used Islamic bank services before. These respondents were selected to provide a more in-depth picture of their experiences and views on Bank Syariah Indonesia savings products. The characteristics of the respondents were grouped based on several aspects, namely age, occupation, and religion, which provided a variety of data and more diverse views.

In terms of age, respondents come from various age ranges, so they can represent the views of different generations. Based on employment, they cover a variety of professions, such as private employees, students, and housewives, providing a unique perspective regarding their respective needs and preferences in using Islamic banking services. Meanwhile, in terms of religion, although all respondents are non-Muslims, they consist of various faith backgrounds, thus providing a more inclusive perspective on the acceptance of Islamic banking products. Through this grouping of characteristics, the study can provide a more comprehensive analysis of the factors that affect the interest and behavior of non-Muslim customers in choosing and using Islamic bank services.

## Age

Based on age characteristics, data were obtained as much as 57% for the age of 17-25 years, 29% for the age of 26-35 years, and 14% for the age of 36-45 years.

**Table 3: Age of Informants**

| Age         | Number of Customers | Percentage |
|-------------|---------------------|------------|
| 17-25 Years | 5                   | 72%        |
| 26-35 Years | 1                   | 14%        |
| 36-45 Years | 1                   | 14%        |

*Source: Data processed (2025)*

## Work

Based on the characteristics of the job, the data obtained shows that 72% are for student groups, 14% for lecturers, and 14% for employees. This indicates that most of the BSI users in this study sample are students.

**Table 4: Informant Jobs**

| Work              | Number of Customers | Percentage |
|-------------------|---------------------|------------|
| Student           | 5                   | 72%        |
| Housewives        | 1                   | 14%        |
| Private employees | 1                   | 14%        |

*Source: Data processed (2025)*

## Religion

Based on religious characteristics, the data obtained shows that 72% for Protestant Christian religious groups and 28% for Catholicism.

**Table 5: Informant Religion**

| Religion  | Number of Customers | Percentage |
|-----------|---------------------|------------|
| Christian | 5                   | 72%        |
| Catholic  | 2                   | 28%        |

*Source: Data processed (2025)*

Based on the results of interviews that have been conducted by researchers with 7 customers who are samples, it can be seen that there is a difference in the interest of non-Muslims in using Bank Syariah Indonesia savings products. The researcher distinguishes these interests with 3 factors that have been explained earlier, including location factors, product factors and promotional factors.

On the location factor, respondents stated that the location of ATMs and services is less affordable. This is in accordance with an interview conducted with Mr. Rendi Sigay Ginting who said "I found out about this BSI bank from my teacher and friend because this bank provides deposits without monthly administration fees, but even so, I don't use the product too often Bank Syariah Indonesia because the branch office and ATM are not close to where I live, I hope that a bank of this size will increase offline services such as branch offices and ATMs so as to provide easy access for its users".

On the product factor of Mr. Naldi Pratama Ginting as a customer who uses the Easy Wadiah Savings product at Bank Syariah Indonesia, he said that information about Bank Syariah Indonesia was obtained from his brother who had used Bank Syariah Indonesia first. Interview with Mr. Naldi "I found out about this BSI bank from my brother who had used BSI bank first. BSI's services and products are very attractive, especially for easy wadiah savings which do not have a monthly administration, unlike other banks. So that I, who am a student, am not afraid

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that the money I save will be decreasing, especially I who still do not have a fixed income. Other products such as gold savings and mudharabah savings are quite interesting to me, and I highly recommend these products to others".

On the promotion factor in accordance with an interview conducted with Mrs. Sri Apulina Br Sitepu who said that "As a social media user, I have seen quite a lot of promotions carried out by BSI online, both from Instagram and other social media, but I see that there is very little promotion carried out by BSI to areas that are difficult to reach, so if you look at many people who are not familiar with this BSI bank, It is different if in the city promotions through banners and banners are easy to find". From the results of the interview above, it can be seen that promotion has a significant role in attracting public interest in BSI products, especially savings products.

## Discussion

From the results of the research that has been conducted with 7 respondents through a direct interview method related to the interest of the non-Muslim community in Deli Serdang district, the researcher can classify the low and high interest of the non-Muslim community in 4 categories, and in the first category related to the knowledge of the difference between Islamic bank products and conventional banks, 3/7 respondents stated that they only knew the application of profit sharing and interest. In the second category related to the location and reach, 7/7 respondents said that ATMs and BSI service offices are not easy to reach, so this also affects how often non-Muslim customers use this savings product and based on the results of the interview, there are only 1/7 respondents who said they use BSI once a week, but 6/7 other respondents said they rarely use this savings service. And in the last category related to promotions, 5/7 respondents said that promotions carried out offline and online through social media by Bank Syariah Indonesia were quite good.

In this case, the researcher divided the low and high group categories with provisions that refer to Sugiyono's research method book with the title Quantitative, Qualitative, and R&D Research Methods.

**Table 6: Category Indicators**

| It | Factors of Interest | Low Category | High Category |
|----|---------------------|--------------|---------------|
| 1  | Location            | < 50 %       | > 50 %        |
| 2  | Product             | < 50 %       | > 50 %        |
| 3  | Promotion           | < 50 %       | > 50 %        |

*Source: Data processed (2025)*

Based on table 6, there are low indicators and high interest factors, which are said to be low categories if the research results are <50% and high if the research results show > 50%, and from the interest of non-Muslim people to use BSI savings products. This indicator is divided into 4 criteria that have been determined and adjusted in advance with 3 interest factors, namely location factors, product factors and promotional factors.

So that the following interest criteria are obtained:

**Table 7: Criteria for Interest of Non-Muslim Communities**

| It | Interest Criteria   | Low | Tall |
|----|---|-----|------|
| 1  | Knowledge related to the difference between Islamic bank products and conventional banks.     | ✓   |      |
| 2  | How wide is the range of ATM services and branch offices provided by BSI.                     | ✓   |      |
| 3  | How often to use BSI savings products.  | ✓   |      |
| 4  | How extensive is the promotion carried out by Bank Syariah Indonesia in influencing interest. |     | ✓    |

*Source: Data processed (2025)*

In the first criterion related to the difference in products of Islamic banks and conventional banks, it shows low indicators, this is because respondents do not know about the difference between conventional banks and Islamic banks and only 3/7 or around 42.85% of respondents only know the difference in contracts, this means that there is still a lack of literacy from customers and socialization of Islamic commercial bank institutions regarding the difference between Islamic banks and conventional banks. This is also in accordance with the OJK's joint press release regarding the Islamic financial literacy index which is only 39.11%, in addition to the interviews that have been conducted, respondents consider that Islamic banks and conventional banks are the same, namely profit-based savings and borrowing institutions and there is only a difference in profit sharing through interest and profit sharing. This opinion is in line with research conducted by Ismanto and Dinda (2020), which concluded that non-Muslim

customers' understanding of the operations, products, and services provided by Islamic banks in Indonesia is still relatively low. The majority of non-Muslim customers only know that Islamic banks do not use an interest system but a profit-sharing system, without a deeper understanding of their operations. In terms of product knowledge, it was found that many non-Muslim customers did not understand the types of savings, financing, and investments. They tend to only use products that suit their needs and only understand the product after using it.

Furthermore, in the second criterion related to the range of ATM services and branch offices provided by Bank Syariah Indonesia, it is still considered not optimal and in the low category, this is obtained from research that 2/7 or only around 28.57% of customers who said that the service and range of ATMs and branch offices are quite close to where they live, but 71.42% of them complained about the lack of reach of ATMs and branch offices, thus affecting interest in using the service, even though it already has a number of facilities, some people consider the availability not wide enough to reach the needs of all customers, especially in certain areas (Alam, Jureid, 2021). This shows that the accessibility of BSI services, both in terms of ATMs and branch offices, still needs to be improved in order to serve more people equally. This is also in line with research (Sartika, Faozy, 2022) which revealed that easy locations within reach, close to shopping centers and close to the government have a positive effect on the interest of non-Muslim communities to use Islamic banking services.

In the third criterion related to how often non-Muslims use Bank Syariah Indonesia savings, it was concluded that the frequency of using BSI savings products is still relatively low, this is evidenced by only 1/7 or 14.28% of respondents saying that they often use BSI savings products both from offline services and mobile banking services, this can be caused because there are still many non-Muslims who are not very familiar with the Islamic banking system. Many customers tend to use BSI savings products only as a complement or alternative, not as the main choice. This reflects that interest and awareness of the benefits of BSI savings still need to be increased to encourage its use more regularly and widely (Perdian, 2023).

Meanwhile, the last criterion, namely Promotion, obtained from interviews that have been conducted as many as 5/7 or 71.42% of respondents stated that the promotion carried out by Bank Syariah Indonesia is currently quite good but 28.57% said that the promotion of Bank Syariah Indonesia online and offline is still not visible, this indicates that the promotion factor for categorical interest is quite high. Through social media, BSI succeeded in conveying information about products and services quickly and interactively. However, offline promotions are still very limited. Direct marketing activities such as organizing events, seminars, or disseminating information through print media have not been carried out optimally. As a result, BSI's promotion has not been able to reach all levels of society, especially those who are less active in the digital world. This condition shows the need for a balance between online and offline promotions so that public interest in BSI products and services can increase more evenly (Rosidah, Maslichah, Sari, 2024). This is also related to research conducted by (Deni, Ascaryan, 2023) stating that Islamic banks are considered less active in carrying out marketing strategies, including in terms of promotion and socialization to the public. As a result, public knowledge about the existence and services of Sharia Banks is still very limited. So far, the public tends to be more familiar with conventional banks because these institutions more often introduce their products through various forms of promotion. This makes conventional banks more known and considered more familiar by the public than Sharia banks.

## CONCLUSION

The results of this study conclude that the interest of non-Muslim people in Deli Serdang district in Bank Syariah Indonesia savings products is still in the low category, this can be proven based on the interest indicators from the research that has been conducted, that interest factors such as location, products, and promotions have a significant influence on the interest of non-Muslim people to use BSI savings products. The tendency of non-Muslim customers to use this savings product is largely influenced by recommendations and information provided by those closest to them, such as family and friends. This shows that the level of promotion carried out by Bank Syariah Indonesia has not fully reached certain areas, especially areas that are difficult to access or far from the city center.

In addition, some respondents also stated that although they have savings products at Bank Syariah Indonesia, they do not use them actively. This is due to the location factor, where the distance of Bank Syariah Indonesia's branch offices or ATMs is quite far from where they live, making it difficult to access. This condition emphasizes the importance of banks' efforts to expand the range of services, both through the opening of new branches, the addition of ATMs, and the use of digital technology to facilitate access. With the increase in more strategic promotions and the expansion of service infrastructure, it is hoped that the bank can attract more interest and increase customer participation from various groups, including the non-Muslim community.



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