

## Research Article

# A Study of Community Perceptions in Jember about Islamic Banking and the Reasons People Do Not Choose Sharia Banks

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**Abstract:** This study aims to uncover public perception of Islamic banking in Jember Regency as well as the factors that cause low account ownership in Islamic banks, even though the majority of the population is Sunni Muslim. This study uses a descriptive qualitative approach with data collection techniques through direct interviews with people who do not choose Islamic banks as financial institutions. The results of the study show that the low level of public knowledge about Islamic banking systems and products is the main factor influencing their decisions. In addition, promotions carried out by Islamic banks are considered less effective and do not directly touch the needs and understanding of the community. The lack of supporting facilities such as ATMs and service offices also strengthens the perception that Islamic banks are not significantly different from conventional banks. Weak branding and education cause Islamic banking products to be less attractive in the eyes of the public. Therefore, a more intensive education strategy and a promotional approach that directly touches the community, as well as an improvement of basic service facilities so that Islamic banks can provide optimal services and increase public trust. This study recommends strengthening Islamic financial literacy and expanding access to services as strategic steps to encourage Islamic financial inclusion in Jember.

**Keywords:** Bank Facilities; Financial Literacy; Public Perception; Service Promotion; Sharia Bank

## 1. Introduction

Islamic banks start developed in the 90s with started by Muamalat Bank at the time That has give color new for banking in Indonesia. Indonesia is classified as slow remember there is a number of country other Which has adopt Islamic banking become part from banking in his country. Delay That Nolah become barrier from grow flower banking Sharia in Indonesia in general and in Jember Regency in particular.

A tone of cynicism Still often heard part big Muslims towards banking sharia and institutions finance sharia others, for example differences between Islamic banks with conventional banks only vocabulary say mere namely “flowers” replaced with “for results ”. Generally people only know that Islamic banks is a bank without flowers and not know The same very about “for “mechanism results “so that often wondering if saving in Islamic banks and not get flower Then I get what. On the other hand according to perception those who his name for results Certain its value more small from Bank interest.

Temporary Islamic banks with system for results No give certainty income as conventional bank interest give certainty income. Medium according to part traders in need loan, stated credit in bank sharia the process complicated and convoluted. Islamic banks are also still viewed as institution social like distributing zakat and give money without need return.

There are also those who think ethnic group interest in conventional banks No usury during No exceed level inflation around 10% like Now this, so that ethnic group bank interest

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of 10% or not enough from 10% means No usury. That interest only replacement to depreciation of money from consequence inflation earlier. Argumentation This become reason Why more choose a conventional bank.

Even the voices are discordant Still often heard from part Muslims with mentioning Islamic banks only exploiting feelings of sentiment religious only. It cannot be denied its implementation banking concept sharia in Indonesia invite sarcastic tone among Muslims themselves. As newcomers new on the scene banking, draft bank sharia face situation difficult, ordinary Muslims with culture banking and living society in grip economy capitalist since hundreds century.

Misunderstanding of banking sharia and institutions finance sharia other show Not yet evenly distributed socialization information banking sharia and institutions Other Islamic Finance. Many people have not understand in a way Correct What That institution Finance sharia, the system used, the type its products, as well as What superiority institution finance sharia when compared to with institution finance conventional.

Another fact that comes along form perception public towards Islamic Financial Institutions, namely communication or promotion Which done institution finance sharia not enough maximum. Whereas promotion very effective For socialization, form image and change behavior public towards the financial system Sharia. Many factors causes of the lack of Islamic Financial Institutions promote in frame increase sale among them budget promotions that are still relatively small, if compared to with institution finance conventional. Besides other limitations such as Financial Institution HR sharia.

This matter become challenge Banking sharia And Institution Finance sharia others, but also exam for Muslims in general overall start from Indonesian Council of Ulama (MUI), Islamic mass organizations, Islamic political parties, the academics, scholars Muslim as well as all over component Muslims who have commitment to development economy sharia For socialize in a way evenly so that society aware and understanding in a way Correct to Islamic Banking and other Islamic Financial Institutions. This is Work big that requires time, togetherness and synergy, effort Serious and funds that are not A little.

Success system finance sharia until Now This No solely on existence support regulations government, but also supported by quality And service Which is given by institution the. Institution finance sharia deep matter This is banking sharia in a way general, considered by some as an alternative to society that has fed up with the economic system capitalist, an economic system that has long been global and always prioritize riches personal impact on inequality distribution riches so that Lots happen misery.

However on the other hand, no A little society that still consider that the economic system sharia only present For public Muslim. Ca n't undeniably, the paradigm religious fanaticism still exists thick seen in public we, perception developing society that Islamic banks as a bank for people Muslim just, market Which closed For circles non Muslims. Whereas, system for the result which is one of the element important from the sharia market and already has long been implemented by European countries, especially English. So, the perception that conventional markets always more profitable and sharia market is the market people Muslim No right. Then How with the image of Islam and what it offers For attract customers, while the image of Islam has not become Power pull number One even among Muslims themselves.

See phenomenon said, the community start aware that existing conventional banks moment This No Can become solution best from problem- existing problems in the society, so that public glance return free Islamic teachings usury. Banking sharia is a business entity whose function is as fundraiser from community and fund providers to society, the systems and mechanisms activity his business based on law Islam.

Muslim communities that use service banking sharia consider that flower is usury. This is in a way gassed stated in The Quran is in verses of the letter al-Baqarah 278-

279. Prohibition usury it turns out No only there is in Islam, but Far before Islam existed. In Ancient India, the law was based on the Vedas, the holy book oldest religion Hindu, curse usury as A sin big and forbidding operation interest. Usury is something addition more from the original capital, usually transaction usury often found in transaction debt receivables Where creditors often found in transaction debt receivables Where creditors request addition from the original capital to debtor (Chair, 2014).

In Jember Regency itself Still A little once a person has account in Islamic banks. Residents Jember Regency is predominantly are Muslim with This should can give opportunity big to progress of Islamic banking in Jember Regency. In many studies that motivation somebody choosing a sharia bank is because of Islamic banks using systems with principle sharia Islam. Like in study Metawa and Almosawi in Mita Widyastuti's research. There is three criteria highest under consideration candidate customers at Islamic banks. First principle customers appropriate with belief candidate customers, both is a suggestion or recommendation regarding the bank concerned, third is comfort from bank location. According to Karim Business Consulting (KBC) in Mita Widyastuti's research, motivation choose bank sharia is use appropriate principles with Islamic principles with words other religions or religious become reason public choose a sharia bank. As there is in study KBC, the factor that becomes reason choosing a sharia bank is (1) the system in accordance sharia, (2) its management credible, (3) value for results Which tall, (4) bank location near House, (5) the service fast, (6) no charged cost administration, (7) place reception wages, (8) customer service/ teller friendly. In study This known that 71% of respondents become Islamic bank customers because of religion.

Someone's reason choosing a sharia bank mentioned in Hamidi et al.'s research, in Mita Widyastuti's research (2008) namely (1) in accordance with the religion adhered to (2) services in accordance with needs (3) bona fides And security (4) variation product (5) attitudes and behavior employee appropriate with sharia (6) service fast and so on. If deep studies study say that religion become factor driver Which most importantly public choosing a sharia bank so there should be Islamic banks in Indonesia develop very rapidly seeing Indonesia as a country with resident Muslim the largest in the world. When religion Islam becomes A reason public choosing a sharia bank should be a sharia bank will develop more fast No as it happened moment this is a sharia bank Still in position that becomes an alternative is not become institution the main financial means used public Jember Regency.

In Jember Regency there is several Islamic banks that operate and establish office service sharia including : (1) Bank Muamalat (2) Bank Syariah Mandiri (3) Bank Syariah BRI (4) Bank Sharia Bukopin (5) Bank BNI Syariah (6) Danamon Syariah Bank (7) Bank BRI Sharia (8) Bank BTN Sharia

(9) BPR Sharia.

## 2. Literature Review

In the Indonesian dictionary perception is response ( direct ) acceptance from something or is a process somebody know a number of things experienced by every person in understand every information about environment through five senses. Whereas according to Robbins (2009:175) defines perception as a process in which individuals organize and interpret impressions sensory they use give meaning to their environment.

According to Ikhsan (2010:93) perception is how people see or interpret events, objects, and man. People act on base perception they with ignore whether perception That reflect the actual reality . In reality, everyone has his perception Alone on something incident. However, what was received a person basically Can different from reality objective. Although should No need There is a difference the often arise.

Perception it is said complicated and active Because although perception is meeting between cognitive processes and reality, perception more Lots involving activity cognitive. Perception more Lots influenced by consciousness, memory, thoughts, and language. With Thus, the perception is not reflection right from reality (Ikhsan:2010;94).

Bank is one of the institution finances that have role important in economy a country as institution intermediary finance According to Republic of Indonesia Law Number 10 of 1998 dated November 10, 1998 concerning Banking, which is meant with BANK is "a business entity that collects funds from public in form savings and disbursements to public in form credit and or forms other in frame increase level life people Lots."

Sector development finance in Indonesia is expected capable bring change Which positive for economy national. Matter This caused by Because banking own very important role important in the Indonesian economy. This based on assignment main institution finances, including is First, bank on duty distribute credit to institution business or individuals in need. The purpose of distribution credit / financing is For activities that are of a nature productive. Second, banks have task For gather funds with interesting funds from public. Third, bank distribute services in the field Then cross and payment of money (Sofyan, 2016)

From the meaning on can explained in a way more wide Again that the bank is company in operation in field finance, meaning activity banking always related in field finance (Kasmir, 2008)

According to A. Abdurrachman in Syamsu (2013) provides understanding as following, Bank is something type institution finance that implements various type services, such as give loans, distributing currency, surveillance to currency, act as place storage objects valuable, financing business companies and others.

Based on the banking system is differentiated become two, namely conventional banks And bank sharia (Ramadan, 2014). Bank Conventional And Bank Sharia On generally growing banks in Indonesia This is a bank that is oriented towards principles conventional. Conventional banks look for advantages and determine price to its customers use two method namely : (a) Determining flower as price or reply service For savings ( savings, current accounts and deposits ) and for loan ( credit ), (b) Burden various costs in nominal or percentage to various services banking.

Islamic banks is a bank that operates in accordance with principles Islamic law, especially regarding procedures interact in an Islamic manner. In the procedures transactions That shunned practices that are of concern contain elements usury and filled with activities investment on base for results and financing trading or practices business that does not contradictory with Islamic law. Such as case in point banking conventional, banking sharia too functioning as institution intermediation (intermediary institution), that is functioning raise funds from public And distribute return these funds to public who needs it in form financing ( Kolistiawan, 2014).

Philosophy base the operation of Islamic banks that are in line with all over connection the transaction is efficiency, justice and togetherness. Efficiency referring to the principle each other help in a way synergistic For get profit as big as Possible. Bank based principle sharia carry out rule agreement between banks and other parties in activity save funds or financing business based on law Islam. In determining price or look for profit, financing based on principle for results ( mudharabah ) and principles inclusion capital ( musyarakah ), activities sell buy goods based on the principle get profit ( murabahah ), And activity transfer ownership on rented items from the bank by another party ( ijarah wa iqtina ).

Islamic banks offer customers with diverse product banking. Products offered Already Of course very Islamic, including in provide services to customers. Sharia banking products According to Susila (2016), it includes Al- wadi'ah ( Savings ), Financing with for

results (Al- musyarakah, Al- mudharabah, Al- muza'arah, and Al- musaqah ), Bai'al-Murabahah, Bai'as - salam, Bai' Al- istihna ', Al-Ijarah (Leasing), Al- Wakalah (Trust), Al-Kafalah ( Guarantee ), Al- Hawalah ( Factoring ), and Ar -Rahn ( pawn ).

According to Nofinawati (2015) development banking sharia in Indonesia has become reject measuring success existence economy Sharia. Bank Muamalat Indonesia as a sharia bank first and became a pioneer for sharia banking others, and have more formerly implement this system in the middle the proliferation of conventional banks.

The first Islamic bank established in Indonesia is Bank Islamic Boarding School (BMI) in the year 1992. During the period 1992-1998 development of Islamic banking Enough slow, only There is 1 unit of Islamic bank. In 2005 the number of institution finance with principle sharia has develop become three public banks sharia, 88 banks credit people based sharia, and 17 units business sharia. In 2017, there are 12 public banks sharia, 22 units business sharia, and 163 financing banks people sharia.

Addition quantity the balanced by penetration range services. Previously, both banks and sharia unit only may Malay slow customers in the office branch sharia or office branch maid. However since office channeling Which based on Regulation BI No. 8/3/PBI/2006 And valid effective May 2007 service financing services, such as bookkeeping account, deposit, transfer, clearing and withdrawal cash Can done at a branch of a commercial bank that has a sharia unit ( Rahmawaty, 2007)

Development banking sharia estimated will more rapidly if supported by resources professional and possessing human experience practical in system banking Islam. Other factors that influence prospects banking sharia including awareness people Islam For doing business in a way sharia, availability resource man in field banking sharia, the interests of the owners banking conventional For open a division or business unit sharia, and umbrella clear laws arrange banking sharia.

Practice Islamic economics, finance sharia, as well as accountancy sharia in Indonesia actually become interesting and challenging alone for thinkers, researchers and of course practitioners. Because Indonesia is not a country with fully understand Islam and Indonesian society with more races, tribes and religions diverse naturally will more produce practice economy more sharia complete ( Himawan and Agus, 2015).

### 3. Materials and Method

As for the types and sources of data in study This is primary data and secondary. Primary data in study This is the result data from interview to subject in study This that is public Jember Regency. Data secondary study this is obtained with using the review method literature ( library research ) and accessing websites and sites.

Remember ability researchers, good from aspect time and funds, then researchers use Purposive, namely set informant / source with criteria certain ( Sugiyono, 2015:368). Criteria respondents is a person who understands about banking sharia but No choosing a sharia bank like academics, entrepreneurs, leaders community and religious leaders. Snowball is amount informant started from a little / some and will develop in accordance with need information dug up by the team researcher ( Sugiyono, 2015:368).

For obtain the data that used as runway in study so writer do data collection from field with use observation, interviews, documentation and studies bibliography.

Data that has been succeed collected furthermore will analyzed in a way descriptive qualitative, namely analysis that produces descriptive data in the form of words written or oral from people and behaviors that can observed with methods that have been determined. The purpose of method This is For make description or description about object study in a way systematic, factual and accurate about facts, properties as well as connection between the phenomenon being investigated.

Then the data processed and analyzed with pattern think inductive meaning pattern thinking based on facts Which nature special Then researched, analyzed and concluded so that solution problem or solution the can valid in a way general.

#### **4. Results and Discussion**

##### **Public Perception of Islamic Banks**

Views and perceptions society that does not choosing a sharia bank is as following : according to Irman Majid, MA (Lecturer at UIN Suska Riau) Islamic banks is institution finance sharia that should be capable For put himself in the middle Indonesian society in general and Jember Regency in particular, the majority of which Muslim. Sharia bank felt Not yet can convincing public as a truly institution Good For society and is institution banking that becomes A choice main.

Whereas according to father Pemi Saputra is a entrepreneur, himself assume that Islamic banks and conventional banks That The same only, thing this is what he is understand during this. Giving education to public about banking sharia felt so minimal that public Not yet know about repair sharia.

Something similar was expressed by Mr. Anggi Angriawan (Teacher) that he experience Islamic banking That The same with conventional banks, using the same concept However own the terms used are different.

According to father Suhardi, S.Hi ( religious leader ) that level knowledge is motivation that No lost important with the religion that is felt public can push For do activity his finances in banking sharia. The assumption that low knowledge to banking sharia can give different images that are not in accordance with Islamic banks in real terms. Level of knowledge This influenced by effective education that is carried out bank sharia in public with explain about banking sharia. Something similar was also said by Mr. Hilal ( Leader) society ), he is also new knowing about Islamic banking, his knowledge is also very limited with Islamic banks. Himself assume that Islamic banks and conventional banks the same, the difference Possible only on the terms used as well as products adopted by each bank.

##### **Factors That Cause People Not to Choose Islamic Banks**

Mix marketing is a very good strategy important to progress A business. Islamic banking is institution business that is No will also be direct using - using a mix strategy marketing to the business he runs. place, product, promotion, and price is a number of instruments in the mix marketing.

See many public Jember Regency in particular No using Islamic banks as institution finance For do activity his finances, matter This influenced by several one of the factors is factor mix marketing. Religion is something which can motivating public For choose a sharia bank, but in the reality in Jember Regency is that the majority Muslim Islamic bank ownership very minimal. So from That researchers do a number of interview to public For ask a number of factors that influence it For No choose a sharia bank.

Mr. Pemi Saputra said that himself during This No understand about Islamic banks, starting from term used, product until the place is around his house in Panama. The place of course felt own something the important thing is that it makes himself For saving in a bank, seeing his condition as entrepreneurs who require For working 24 hours, so that need bank Which near and make it easier For do activities saving. Besides that, the minimal understanding of Islamic banking as well felt make himself hesitant For saving in a sharia bank, doubt to security and doubt to its operations.

Meanwhile, Mr. Anggi Angriawan say his knowledge towards Islamic banks very minimal, even himself say that tub sharia The same with other banks. This is what causes himself No saving in a sharia bank, besides That according to him that Islamic banking

promotion felt Not yet interesting For his No as conventional banks have done for so long This always come to land his business For offer product financing as well as offer it For products fund storage.

Mr. Hilal said matter that place That relatively Far or near if somebody That understand his kindness, and in a way comprehensive about Islamic banks so anywhere will always sought after. Besides things said, an interesting promo as well as approach self with society with do promotions in markets as conventional banks do maybe it will also give something more from progress knowledge public towards Islamic banks.

Meanwhile, Mr. Hilal said Islamic banking products not familiar to his ears Because according to himself that Islamic banking promotion still minimally visible. Apart from that, he feel like a sharia bank ATM too A little visible, so that very make things difficult himself For interesting cash although there is a shared ATM However That is form service. During this time himself Not yet think about For move from conventional banks to Islamic banks Because of course himself Already own savings in conventional banks as well as absence understanding himself towards Islamic banks and not yet There is something that dances that makes himself change his mind.

## 5. Discussion

Islamic banks start developed in the 90s with started by Muamalat Bank at the time That has give color new for banking in Indonesia. Indonesia is classified as slow remember there is several other countries have adopt Islamic banking become part from banking in his country. Delay That No lah become barrier from grow flower banking Sharia in Indonesia in general and in Jember Regency in particular.

One that influences development from Islamic banks with through improving service strategy to customers or candidate customers. Strategy for do the best service become One choice when Islamic banks want to develop And the more grow from year to year amount its customers. Sharia banks which are institution business, not institution humanity that force Want to No Want to must give the best For customers and the society that will be created customers with give a number of knowledge or offer Which the best that Can given. Formation perception will give impact to the progress of Islamic banking will also push public For can use Islamic banking services as institution finance. Perception felt very important, because Perception is a current process individual organize and interpret impressions sensory they use give meaning to environment they.

Study done with interviewed 5 informants in Jember Regency. From the results research in the field, obtained data that can be give Lots related information with the potentials that can optimized from the Jember Regency area in general and sub-districts and sub-districts specifically For can change perception public about banking sharia. From the results observation and interviews Which done Then researchers conducted perception analysis society that does not choosing a sharia bank to bank sharia as well as factors which causes society not to choosing a sharia bank in Jember Regency. From results interview Which done to informant get some perceptions public Jember Regency Which No choose a bank sharia in among them that is public Jember Regency considers that Islamic banks and conventional banks are the same the application The same, only term term used just Which different. People who do not choose Islamic banks think so because it is true limitations they will knowledge as well as lack of education Which they get from practitioners banking and from media promotion like television, media print and social media.

Islamic banks considered like the banks there are in general, things This No let go from consequence lack of understanding from public as well as lack of education carried out party banking sharia about draft new This is what is applied in the banking world. Lack understanding as well as lack of the education they receive get give perception Which different

about Islamic banking products, things This No in accordance with reality indeed that Islamic banks is a bank that adopts values Islamic Sharia prohibits it flower.

Promotions carried out by sharia banks good that is around or not be around environment public felt less, promotions that emphasize education society with explain A system new that can give alternative or become choice main for the community in a way wide. Education very needed matter This can give understanding to public about bank sharia which of course draft new in the banking world especially in new Indonesia develop not enough more around 90s. Education This related with introduction about Islamic banking concept, terms, as well as products service Which of course felt public A new knowledge over time This Not yet they understand.

The people want that Islamic banks can conducting surveys accompanied by public as well as giving understanding regarding Islamic banks. this survey Can just used For see problem from below, related development of Islamic banking. In addition, the community want holding community seminars Which Also themed Islamic banks that can give understanding they more good, lots from they give his interest after given understanding A little regarding sharia banking, its aims and objectives that public want to know and understand sharia banking let go from save or whether or not they are in Islamic banks at least there is desire For know the concept of Islamic banking. This means that indeed constraint they only on understanding as well as absence know to draft new and system new that is system banking sharia with Islamic banks running it. Education This of course No give guarantee that Islamic banks will many people use it However at least can give understanding that can be at least push somebody For saving in Islamic banks and having the perception about suitable sharia banks with the reality that occurs.

From respondents who think that Islamic banks The same with conventional banks, they also think that Islamic banks during This only For those who know No For public in a way the area of Islamic banking. This means that the target of Islamic bank promotion during This No For all over people but only For those who understand Islam as well system banking sharia and not give understanding to those who have not understand system banking sharia. They assume that bank sharia The same with conventional banks, the assumption that Islamic banks For those who know and understand Islam and in a way general towards Islamic banks. Again, again perception This appear Because lack of education to those who don't know, or Can said they are sharia banking practitioners only implementing strategies marketing And positioning himself next to people who are from beginning understand will system This without do to the community in a way area that is not understand will system banking sharia This.

Socialization and providing education to public in a way wide become A very urgent need urge see understanding public about Islamic banks very low. Education can given to public with Lots method among them can also be done through promotion in a way direct and promotion through the media. Promotion in a way direct to public become A real solutions that can carried out by Islamic banks in a way wide. Promotion in a way can also be directly see problematic problem about absence understanding public regarding Islamic banks. promotion in a way This according to society that becomes respondents want approach community with holding seminars banking introduce draft banking sharia Good in a way theoretical and the application, however the material is also packaged as good as Possible so that easy For understood public in a way wide.

Promotions through media neither does it can be left However must more noticed loads which educates consumers. The media has become One things that are not Can removed from life public both electronic media and print media even social media which is lately This give Lots benefits, good for public and for company. It should be This can utilized as much as possible Possible For promotion at a time educate public about banking sharia



which is indeed Still new even foreign for ear they Good term and the concept.Besides that There is informant state that Islamic banks is a bank that is draft adopt Islamic concept with law sharia which forbids usury as well as uncertainty or speculation as well as replace it with proportion for results and uphold certainty. Islamic banks capable become alternative even become choice draft banking and capable replace the old one This used. Islamic banks is a bank who runs principles sharia in the application. Some people from they previously of course Already know Islamic banking, well know from family near maupu from Islamic bank advertisements as well as know Because there are the words Islam and sharia in the words sharia bank.

Knowledge they to Bank interest rates also vary, some say that Bank interest is haram and some make it halal bank interest. As for those who state that bank interest is haram because they of course know that conventional bank interest The same relation with usury. Meanwhile, those who stated to make permissible bank interest because of course factor habit they towards conventional banks which are indeed adopt interest on the application banking.

Negative tone Still often heard part big public to banking sharia and institutions finance sharia other that differences between Islamic banks with conventional banks just on sheer vocabulary and substitutions flower replaced with system for results. Generally people only know that Islamic banks is a bank without flowers and not know The same very about mechanism for results so that often wondering if saving in Islamic banks and not get flower Then what they get. On the other hand according to perception those whose names for results Certain its value more small from bank interest. Perception This also appeared because they guessing And compare with flowers that last This become part from the banking world they. Should giving knowledge as well as proof in a way concrete things that happen in banking about for results can give alternative make their wrong perception to for results in Islamic banks.

It cannot be denied of course that bank sharia is institution business, Want to or No must give mark more to one of the products in the form of mark back to the consumer or customers get after save or borrow money from a sharia bank. While sharia banks with system for results No give certainty income as conventional bank interest give certainty income. Medium according to part entrepreneurs in need loan, stated credit at Islamic banks the process complicated and convoluted. Sharia banking felt more complicated than conventional banks, from contract and procedures the loan.

Knowledge public to banking sharia very minimal, maybe matter This happen Because promotions that done banking not enough effective and not Can direct touch public in a way wide, can said that segmentation banking sharia is those who are draft understand and those who see that there is religious factors in banking sharia. However the reality of saving because religion is more small than those who don't saving. In fact potential Islamic bank customers very wide if public touchable from education past promotion as well as understanding. The people of Jember Regency have high motivation about banking sharia, especially when given explanation regarding Islamic banks in a way draft and the application. They responded in a way positive presence banking sharia that instills principle sharia in the application.

Sharia banks are institution finances that apply principles sharia Which forbid flower The moments This development of Islamic banking the more proceed see from year annual party funds thirdly, it is stored in a sharia bank the more increased, even though Not yet can rival conventional banks. This is happen Because the existence of Islamic banks Still lifetime corn compared to with conventional banks that already exist existed in Indonesia for a long time. Sharia banks that adopted Islamic values in the application, thing this is what it should be become the plus value of the development of Islamic banks in Indonesia in general and especially in Surabaya, where the majority are Muslims.

Religion is one of the motivation public For saving in a sharia bank, However with majority resident Muslim should be a sharia bank capable For compete with conventional banks that use variables forbidden flowers in Islam. Public Still Not yet can switch from conventional banks to Islamic banks, things That influenced by several factor among them that is factor mix marketing mix marketing become a marketing strategy that should be exist and are implemented in a way effective in development banking Sharia. Mix marketing is one of the marketing strategies that of course can push public choose a sharia bank.

After doing interview with 5 informants in Jember Regency, obtained a number of answer about factors that cause public Jember Regency does not choosing a sharia bank. Factors that cause public No choosing a sharia bank This appear based on interview in a way flow use For reveal a number of reason society and arguments they For No choosing a sharia bank as choice main or alternative institution existing finances.

Factors that cause public No choosing a sharia bank among other things because lack of knowledge public Jember Regency to bank Sharia banking products they consider Not yet popular and not Lots known public in a way wide. This is Because they consider promotions that done Islamic banks to its products Not yet many and not yet reach they as public.

Knowledge public Jember Regency against Islamic banking products very low. Knowledge public Jember Regency against sharia bank products are low, making it a sharia bank No elected by the community as choice main or alternative as institution financial institutions that store their funds. The people of Jember Regency feel during This No reached by Islamic banking promotions. Islamic banking events that touch in a way direct Islamic banking felt No there is a Sharia bank during This Not yet Lots hold touching events public Jember Regency in general direct both in local markets Jember Regency and elsewhere hustle other.

Apart from events, promotional offers made by Islamic banks are also... factors that cause they For No choosing a sharia bank, promotions are one of the things that encourage customers For Choosing a sharia bank. Attractive promotions as conventional banks do during This No they get as they Get it at Islamic banks. These promotions is part from captor product to public related with product new or giving rewards to customers who are loyal to sharia banks.

Sharia banking products like savings wadi'ah and mudharabah felt public difficult For understood. Terms and draft distribution results public consider A new knowledge, old This Still A little even matter new for they. Sharia banking products they consider A something new Because during This they get shocking information limited. This is happen Because limited the information they get Good through media and information in a way direct from marketing Islamic banks.

Principle For forbid interest on Islamic banks make different assumptions public towards Islamic banks. They think No will get nothing when keep the money is in a sharia bank. There are also those who think that for results in Islamic banks No certain so that No give certainty the amount per month so that they assume that implementation for results in Islamic banks No profitable for customers. Assumption This appear is normal thing remember lack of the information they get. Conventional banks that have been This be in the environment they has Lots influence life they, so that will need long time to change view they if the Islamic bank No seriously For apply principle Sharia in Indonesia in general and Jember Regency in particular.

Besides That, they Also consider that Islamic banking products felt not enough interesting. They think that Islamic banks is a new bank that has not yet have A name in the banking world. Image of Islamic banking products Not yet known society, so that a sense of prestige For choosing a sharia bank as institution the finances they have choose very high. Sense of prestige This appear because of the Islamic bank brand felt Not yet Lots famous

and unknown Lots in demand customers especially people younger prioritizing brand over quality. Sharia banking promotion through electronic media, print media and social media felt Not yet maximum. Even though promotion is a medium for introduce product Good from aspect physique and brand, promotion become very important Because in this process goods introduced public in a way wide. Promotion also becomes marketing process series after product, price as well as channel distribution has set. Promotion be wrong One strategy in mix marketing that works For explain product in a way comprehensive to public in a way wide.

Conventional banks during This more give enough promotions interesting for they a businessman with direct come to they, well For offer product new to the institution banking or also offer For become customers new. This is seen that Islamic banking promotion For introduce to public in a way general Still lost compete with conventional banks, even though This part from service at a time Can utilized For educate about banking sharia Good secrea the product and the concept.

The strategy of picking up the ball becomes alternative promotion of Islamic banking. sengan direct dive and get closer self to public so that they can understand problematic problems that occur so that public Jember Regency, which is predominantly Muslim No choosing a sharia bank. The outreach strategy is also part of from the strategy of getting closer self with public at a time educate society that No understand Islamic banking. There is also a strategy for picking up the ball in the form of seminars on sharia banking at a time offer products and educate society. Real society easy For invited communication if everything clear.

Ignorance public towards Islamic banks is also influenced by several factors factor among them informant No Again look for information about Islamic banks Because of course they consider that bank sharia The same with bank conventional which has been This they use. They consider that save Where just the same, which in the end make they comfortable with condition they moment This so that they determine choice For No saving in a sharia bank. In addition according to him Not yet existence something that encourages they For learn or just Get to know Islamic banking. something Which push This in the form of promo Which interesting from Islamic banks.

There are also factors that make public No choosing a sharia bank about place. Place factor This It means is existence office branch and branch the maid who Far from place stay society. Society feels that existence office This is A form from Islamic banking services to customers. Existence Islamic bank office near with public make they more easy For access information regarding Islamic banks. Temporary this is a conventional bank considered more near with environment they, so that the information they also get information about promotions and events held by conventional banks and make they Want to No also want to save in a conventional bank.

Existence office Islamic banking services located near with public felt make it easier they For do activities banking. Because indeed almost part big resident Surabaya who works as employees, so that time For limited activity. Finally they drop choice to the bank that is more near with they and drop choice to conventional banks. The existence of office close service with society also shows existence and presence they as institution business Which want to get closer self with society. Maybe No as easy as That said Islamic banks No near with public However interpretations that occur in society like that, thing This Can become considerations and information for perpetrator business banking as well as marketing department for can place self with public.

Existence nearby Islamic bank office with Islamic banks of course No the only one form Islamic banking services but very important Because in place here it is center bank information sharia Can accessible by public. As for those who think that place of course something important However No everything when public understand about Islamic banking

and understand products sold by sharia banks so wherever Islamic banks are is at will be sought by customers. Assumption This is relevant assumptions If of course need public fulfilled Because the existence of Islamic banks.

limited availability of ATMs also makes public Jember Regency does not choose a sharia bank. ATM is part from banking services, namely For make things easier customers take the money that is saved in the bank. People want that Lots ATMs in various places commonplace they come to is part from reason they For saving in the bank. Even though the existence of ATM together, they consider take Money in ATM together or in one conventional bank Name with Islamic banks will result in cutting administration.

A number of factors that cause public No choosing a sharia bank This become Lots problem namely in knowledge public towards Islamic banks is minimal. Promotion of Islamic banks is carried out very little and very minimal influence to knowledge public towards Islamic banks. Knowledge customers towards Islamic banks This will make perception they are wrong about Islamic banks will change and adapt with the reality. Change knowledge This will Lots push they For saving in Islamic banks. They actually Already many understand that Islamic banks it is haram but A little understanding they about draft for results in Islamic banks.

Promotions that emphasize education become needs of Islamic banks If want to develop business bank sharia him and introduce draft sharia in society in a way wide. Promotion with do approach public as well as see problematic Which happen in a way direct in society about reason the majority of society Muslim This No choosing a sharia bank as institution finance must become choice main. Loyalty customers towards conventional banks which have been This become the only one choice For saving in a sharia bank become One banking challenges sharia.

See a number of assumption about place or location office branch and branch maid, what happened to the informant who stated that place No lah something important If understanding will the products they buy or what they use in a way full they know. Place indeed also part important in A company services, because That is service. However place That nature relative and one each other people will see far and near place That different. This is Because need they will institution banking Sharia compliant with ideology as well as values his Islam.

## 6. Conclusion

From the results study in the field there is a number of perception public regarding Islamic banks, among others is : Knowledge public towards Islamic banks very low, considering they very minimal to get information from perpetrator Islamic banking business and marketing of Islamic banks. The Jember Regency community perceives that Islamic banks The same with conventional banks. What influences public perceive like this, because they get little information, good from electronic media, print media, and media social. Apart from that, there are also assumption that Islamic banks There is For those who understand Islam, no For those who have not understand principle this. This thing Because they consider Not yet touched by education conducted by Islamic banks. Perception public about conventional bank interest part big from they consider it haram. Bank interest is haram because of course public more know the similarities with real usury prohibited by religion.

Factors that cause public No choosing a sharia bank If see from aspect mix marketing very relatively the answers include is : Knowledge public will Islamic banking products, Attraction Islamic banking products They feel it is lacking, they feel the Islamic banking system is lacking popular, perception public will Islamic banking products The same with conventional banks, Promotions Which done Islamic banks not enough educate society, so that influential to knowledge society and ultimately not enough push public For using Islamic

banks as choice main as institution finance, Implementation for the results are considered not enough interesting, because No give certainty income and small compared to interest on conventional banks, events or promotion is lacking, branding of sharia banks is also still lacking low, which ultimately cause prestige alone For use it as institution finance, Profit sharing applied in Islamic banks considered A little than flowers, Existence place office branch and branch maid who doesn't near with community and limited ATMs.

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