

Students' Perceptions of Islamic Banking: Evidence from MTA Students in Surakarta

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Abstract: This study aims to examine the perceptions of students of the Al-Qur'an Interpretation Council (MTA) towards Bank Syariah Indonesia (BSI) and the factors that influence them, using a qualitative approach through interviews. The results show that perceptions of Islamic banks are strongly influenced by religious factors (as an effort to avoid usury) and direct guidance from the central leadership of MTA (Ustaz Nur Kholid Syifaullah). However, there is a dynamic between religious idealism and practical needs. MTA members utilize BSI for national-scale transactions (such as donations and infaq) because the internal cooperative is not yet able to accommodate these needs, although some students and MTA members still have limited understanding of Sharia contracts and are skeptical of claims of full Sharia compliance. These findings emphasize the importance of strengthening Sharia financial literacy and education among students in religious communities.

Keywords: Student's Perceptions, Islamic Banking, MTA Students, Surakarta.

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1. INTRODUCTION

Islamic banking in Indonesia continues to grow as an alternative financial system based on Islamic principles, such as the prohibition of *riba*, *gharar*, and *maysir*. Although the number of customers has increased, public perception of Islamic banks remains mixed. Several studies indicate that the public's understanding of the alignment of Islamic banks' operations with Sharia principles remains relatively low. For example, research by (Putri et al. 2019) found that 66% of Islamic bank customers in Jakarta felt that these institutions were not fully compliant with Sharia principles, while another 65% admitted to lacking sufficient knowledge about Islamic banking.

Several factors influence public perception of Islamic banks, including the level of religious understanding, personal experience, and information obtained from various sources. Research conducted by Windiarti et al. (2024) indicates that emotional factors such as trust, ethics, and the role of religious figures have a significant influence on shaping these perceptions. On the other hand, low Islamic financial literacy also remains a major obstacle to enhancing public understanding comprehensively.

The level of financial literacy regarding Islamic banking among the Indonesian public over the past five years remains relatively low. According to data from the National Survey on Financial Literacy and Inclusion (SNLIK) as of May 2025, released by the Financial Services Authority (OJK), the Islamic financial literacy index stood at only 43.42%, with the Islamic financial inclusion rate at 13.41%. These figures are significantly lower compared to the general financial literacy index, which stands at 49.68%, and the general financial inclusion rate, which reaches 85.10% (Ramli, rully r, setiawan 2024).

This lack of financial literacy is caused by several factors, one of which is the public's limited understanding of the terminology and contracts within the Islamic banking system, which is dominated by Arabic (Zawawi 2023). This makes it difficult for most people to grasp the basic principles of Islamic financial products.

Additionally, the competitiveness of Islamic banking products is considered less appealing compared to conventional products, both in terms of product variety and ease of access (Antara 2023).

A study by NARIYANTO (2022) explains that the Majelis Tafsir Al-Qur'an (MTA) is a foundation established with the primary mission of guiding Muslims to practice their religion purely based on the Qur'an and Sunnah, while also being able to compete in a sustainable economy. One of its economic pillars is the MTA Sharia Cooperative, which serves as the organization's primary funding source. This fact indicates that MTA has chosen a financial institution that formally adopts interest-free (riba-free) Sharia principles, reinforcing the impression that they embrace and practice the fundamental concepts of Sharia finance. Therefore, the perceptions of MTA members—particularly students—toward Sharia banks can provide important insights into the extent to which Sharia banking is accepted by a religiously devout community (H n.d.).

Students play a crucial role as agents of social change capable of encouraging the public to switch from conventional banks to Islamic banks (Syariah et al. 2025). Specifically for the Muhammadiyah community, known for blending modernity with adherence to the Qur'an and Sunnah (Putra et al. 2025), there is a strong expectation that its members conduct financial transactions in accordance with Sharia principles. Thus, students' perceptions serve as a benchmark for the implementation of awareness regarding the organization's economic fatwas. This role is increasingly important given the doubts among students regarding the operational compliance of Islamic banks, thereby demanding greater transparency and strict oversight beyond the role of the Sharia Supervisory Board (DPS) (Harahab 2023).

Research by Zulmairah et al. (2025) reveals that although the public views Islamic banks as fair and ethical institutions, skepticism remains that must be addressed through effective education. This aligns with the definition of Islamic banking as a system that avoids riba, gharar, and maysir through muamalah contracts such as mudharabah, musyarakah, murabahah, and ijarah (Syafi'i 2001). The primary objective of this system is to achieve economic justice and shared prosperity. (Syafi'i 2001) emphasizes that Islamic banks are tasked with providing services free from non-Sharia elements while upholding the value of justice.

In a socio-religious context, Kimball Young explains that perception is the result of the interaction between external stimuli and an individual's internal conditions, such as attitudes and values (Young 1932). In line with this, the study by Effendi, Ihsan, Murad, Miftahuddin, Rafiki (2020) used the Theory of Reasoned Action (TRA) to explain that a person's intention to act is influenced by personal attitudes and subjective norms. Intention is the most accurate predictor of actual customer behavior (Effendi, Ihsan, Murad, Miftahuddin, and Rafiki 2020).

However, there is a gap between perception and practice. In Wella Samdria's study (Santria 2018), it was found that although students' positive perceptions were very high, the majority (75.4%) still chose conventional banks due to technical factors such as access and services. In line with this, Fadilla et al. (2025) noted that the main obstacle to using Bank Syariah Indonesia (BSI) is its inaccessible location in the students' home regions, leading them to prefer conventional banks with widespread access, such as BRI-Link.

Consumer skepticism toward Sharia claims is negatively influenced by compliance, religiosity, and Islamic Financial Literacy (IFL) (Trisanty et al. 2024a). This skepticism often stems from the perception that Sharia banks operate similarly to conventional banks regarding interest practices (Ashraf 2017). The higher the level of skepticism, the lower consumers' intention to transact at Sharia banks (Trisanty et al. 2024b). Based on this background, this article aims to explore MTA students' perceptions of Sharia banks as well as the factors influencing their decisions in choosing a financial institution.

2. METHOD

This study employs a qualitative approach with a descriptive method to explore and interpret in-depth the subjective experiences of MTA students regarding Islamic banking in Surakarta. This approach is chosen to understand the dynamics between religious idealism and practical needs, considering that MTA members hold strict and distinctive religious views. Research subjects were selected through purposive sampling, involving 10 active MTA students who were considered capable of providing rich data based on their knowledge and experience. While all 10 participants were interviewed to ensure data saturation, this study highlights selected representative accounts that effectively capture the core themes found across the dataset. Primary data were collected through structured, in-depth interviews using a systematically prepared set of questions, supplemented by secondary data from institutional documents, literature, and relevant prior research findings to provide comprehensive context.

To ensure the credibility and validity of the findings, this study utilized triangulation, specifically by triangulating data sources, techniques, and timeframes. Data analysis was conducted using descriptive qualitative methods, which involved the reduction of verbal data, data presentation, and the drawing of conclusions based on deductive reasoning (Hardani et al., 2020). This method is highly relevant because the goal of this qualitative research is not to generalize findings but to deepen the understanding of complex and contextual social realities, allowing for an analysis of whether participants accept, reject, or adopt a selective attitude toward Islamic banks.

3. RESULTS AND DISCUSSION

The MTA Council was founded by Abdullah Thufail Saputra as an institution for the study and practice of the Qur'an, with the primary goal of purifying Islamic teachings from practices of shirk, bid'ah, superstition, and superstitious beliefs. Although it initially focused on local religious education in Solo, the organization underwent a significant transformation under the leadership of Ahmad Sukina. In its development, MTA expanded the scope of its activities from mere religious study circles to an organization with various business units and organizational branches in the fields of education, health, publishing, and broadcasting (Nariyanto 2022).

In the fields of economy and welfare, MTA manages various facilities to support its members, including owning ambulances and actively participating in social activities such as search and rescue (SAR) teams and blood drives. This expansion also includes the development of educational institutions from early childhood education (PAUD) through high school (SMA), as well as owning media outlets such as MTA FM radio and MTA TV, which serve as their primary means of da'wah. The growth of these units has made MTA a large and influential organization with branches spread across nearly all provinces in Indonesia (Nariyanto 2022).

Regarding financial matters and usury, the exegetical literature published by the MTA strongly emphasizes the importance of returning to the Qur'an to improve the conditions of marginalized Muslims. Although this article does not specifically detail the technical aspects of internal cooperatives, it mentions that there are allegations from outside parties that MTA currently prioritizes economic motives and the pursuit of influence over the original motive of spreading the Qur'an. This often leads to controversy and friction in various regions alongside MTA's extensive da'wah efforts in traditional Muslim communities (Nariyanto 2022).

The views on riba in Nariyanto's (2022) article are closely tied to MTA's interpretive method, which tends to be simple and practical to ensure it is easily understood by the general public, including the abangan community. In its exegesis, MTA "fences in" meanings through detailed explanations of vocabulary, such as in the explanation of the root word taqwa, to avoid dangers or deviations in religious practice. This interpretive work continues through various volumes of exegetical texts and regular columns in their magazines, demonstrating the organization's commitment to continuously providing sharia guidance for the daily lives of its members.

In line with Khursheed (2021) findings, which state that social support and external influences play a significant role in individual economic behavior, this study indicates that guidance from the MTA Central Leadership serves as the strongest subjective norm for students in switching to Islamic banking. Based on the interview results, the influence of the MTA Central Leadership through the Subjective Norm variable is the most dominant factor shaping students' perceptions in choosing an Islamic bank. Customers tend to delegate their technical beliefs to religious authorities. This indicates that the decision to switch to Islamic banking is not merely driven by individual awareness but represents a form of collective obedience to direct appeals from the Central Leadership and the social environment within MTA, as reflected in Salsa's statement:

"I follow the perspective of the MTA Central Leadership, Ustaz Nur Kholid Syifaullah. He stated that the operations implemented by Islamic banks are the responsibility and technical authority of those institutions. What is most important to us is our commitment as Muslims to sincerely apply the principles of Sharia in our financial activities. Nevertheless, within our community, there is also a growing understanding that some of these practices still contain elements of usury" (Salsa)

Religious factors serve as a fundamental basis for MTA students in choosing Islamic banking, where the use of these financial institutions is viewed as a tangible manifestation of efforts to avoid usury (Nisa 2024). Based on interview results, respondents consistently stated that this choice was grounded in religious considerations aimed at adhering to religious teachings and complying with Sharia principles to the fullest extent. For them, switching to Islamic banking is not merely a financial decision but a form of obedience and an effort to ensure their economic activities remain within the bounds of Islamic law. This finding aligns with the research by (Khalilur et al. 2023), which confirms that religiosity is a significant predictor of Muslim consumer behavior.

The desire to avoid usury is viewed as a manifestation of obedience that transcends rational-economic considerations, as expressed by the respondents in the interviews. This is reflected in the statement of one respondent who emphasized that using Islamic banks is the most optimal way to support financial needs while also serving as the best means to avoid the prohibited practice of usury

“For me, it’s clear, ma’am—avoiding usury, even though I don’t fully trust it yet; however, this is the best way for me as a Muslim and a member of MTA to adhere to Sharia principles” (Risma)

Social and family support, as well as social influences, are key factors that empower individuals to make financial decisions (Khursheed, 2021). The decision to switch to BSI was driven by family, particularly her parents, who are MTA board members

“The main reason I switched to BSI was because of encouragement from my family, especially my father. He is one of the administrators at MTA, so he has a deep understanding of Sharia principles” (Naswa)

A similar perspective was also expressed by other informants in this interview session

“At BSI, my parents save for the Hajj and Umrah there. I switched to BSI because the tuition payments from UIN initially allowed the use of BRI in the first semester, but by the third semester it wasn’t possible, so I switched to BSI. It’s also part of my effort to avoid riba. “So, even before Ustad emphasized switching to BSI, my family and I had already switched to BSI.” (Risma)

Type of Use: BSI is specifically used for donations (Palestine, social charity), the construction of boarding schools, and funding for MTA’s da’wah media. “Based on the interview results, respondents use BSI as a ‘bridge’ to transfer funds for social charity and da’wah that cannot be processed through internal cooperatives. This finding is supported by (S. Setiawan 2023), who states that practical benefits and ease of transactions are key factors driving individuals’ decisions to choose Islamic banking services.

“In my experience, I use BSI. I, along with the women in my community, frequently use it for donation purposes, such as donations for Palestine, social charity, building Islamic boarding schools, or funding MTA’s da’wah media.” (Salsa)

In line with the above perspective, another informant also provided a statement reinforcing these findings

“At MTA, there are many charitable contributions, right? Especially regarding da’wah, there are many SMEs and even boarding schools, as well as donations for Palestine. Not all MTA members provide cash, so this BSI account serves as a bridge for us to conduct transfer activities.” (Annisa)

Skepticism Regarding Usury Practices: Most informants do not yet fully believe or are not fully convinced that BSI is truly free of usury practices. MTA students’ skepticism regarding the operational purity of Islamic banks from usury elements aligns with the findings of Putri et al. (2019), who noted that the majority of customers still doubt the bank’s adherence to Sharia principles. This highlights the urgency of operational transparency, as emphasized by Harahab (2023), to reassure critical religious communities such as MTA.

“Nevertheless, within our community, there is also a growing understanding that some of its practices still contain elements of usury” (Salsa)

There is a consistency of opinion found among different informants regarding this point of discussion

“For me, not yet, because I still believe that Sharia banks still contain elements of usury” (Naswa)

“For me, it’s clear, ma’am, that they avoid usury practices, even though I still don’t fully trust them” (Laili)

Low Contract Literacy: There is an acknowledgment that personal understanding of Islamic contract concepts (mudharabah, wadiah) remains limited. Customers’ lack of knowledge regarding the details of Islamic banking contracts such as mudharabah and wadiah reflects the low level of Islamic financial literacy among

respondents. This finding aligns with Setiawan (2023), who argues that adequate financial literacy is key to making sound financial decisions. This low level of literacy leads customers to rely more on external influences, consistent with Khursheed (2021) theory, resulting in persistent skepticism toward usury practices due to a lack of understanding of the bank's operational technicalities.

“I’ve heard the terms mudharabah or profit-sharing, but I don’t really understand the details” (Salsa)

“To be honest, as a user, I still don’t understand the contracts because I use a wadiah savings account” (Risma)

“My personal understanding of the contracts is very limited. Even in our community, there are still those who believe that the practice still contains elements of usury” (Naswasbila)

Khursheed (2021) confirms that the influence of reference groups can override individual uncertainty in economic decision-making. This phenomenon is further supported by Setiawan (2023), who states that when financial literacy is low, customers’ trust relies on the image and recommendations of figures perceived as competent. The bank’s operational system (including the potential for riba) falls under the institution’s own responsibility and technical authority, while customers focus on their personal commitment to applying Sharia principles. This was evident in interviews where they affirmed that the operational system of Sharia banks is entirely the responsibility and authority of the institution itself, as articulated by Ustaz Nur Kholid Syaifullah in his studies. One respondent emphasized that her compliance was based on guidance from leadership stating that the customer’s relationship with the Islamic bank already aligns with Sharia principles, so she no longer objects to using it even though she personally still has limited understanding regarding banking contracts.

“The operational system at BSI is the responsibility and authority of the institution itself; what’s important is that we personally apply Sharia principles to manage our finances” (Laili).

Other sources shared a similar view.

“He stated that the operational system implemented by Islamic banks is the responsibility and technical authority of the institution itself. What is most important for us is our commitment as Muslims to sincerely apply Sharia principles in our financial activities” (Salsa)

4. CONCLUSION

This study concludes that MTA students’ interest in using Islamic banking, particularly Bank Syariah Indonesia (BSI), is driven by a complex interplay between religiosity, subjective norms, and practical utility.

1. Dominance of Religious Authority: The influence of MTA’s Central Leadership and family support serve as the primary determining factors (Subjective Norms) capable of overcoming individual doubts in financial decision-making (Bagus, Wiryakusuma, and William 2025). Customers tend to delegate the responsibility for sharia compliance to institutional authorities and central leadership.

2. Religiosity as a Foundation: The primary motivation for using Islamic banks is a form of religious devotion and a maximum effort to avoid usury practices (Fauziah and Amri 2023). Nevertheless, there is consistent skepticism, as customers are not yet fully convinced that Islamic bank operations are truly free from usury elements.

3. Needs for Da’wah Transactions: Sharia banks play a strategic role as a “bridge” to facilitate access for philanthropic activities (such as donations for Palestine, boarding school construction, and da’wah media) that cannot yet be fully accommodated by internal community financial institutions (Bank et al. 2023).

4. Literacy Gap: There is a low level of contract literacy (such as understanding wadiah and mudharabah) among students. This disparity between religious fervor and technical knowledge is the primary cause of doubts regarding the bank’s operational system (Syahira et al. 2021).

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