



HOW NON-MUSLIM STUDENTS VIEW ISLAMIC BANKING: INSIGHTS FROM CLASSROOM LEARNING

¹Ifan Munif Fajriawan, ²Tia Rahmatika, ³Husnul Muamilah

⁴Ratna Dewi Kusumawati, ⁵Devina Sanchia Samosir

¹SMPN 24 Samarinda, ^{2,3,4,5}Balikpapan State Polytechnic

Email: ¹ivanmuniffajriawan@gmail.com, ²tia.rahmatika@poltekba.ac.id

³husnul.muamilah@poltekba.ac.id, ⁴ratna.dewi@poltekba.ac.id,

⁵devina.sanchia@poltekba.ac.id

Abstract

This study investigates the perceptions and knowledge of non-Muslim students toward Islamic banking subjects through a qualitative approach. The research was carried out at Politeknik Negeri Balikpapan and involved 12 purposively selected non-Muslim students from the Digital Banking and Finance program who had completed the introductory Islamic banking course. Semi-structured interviews revealed five themes. First, students demonstrated strong knowledge of Islamic banking principles, especially the prohibition of riba, profit-sharing, and contracts such as murabahah and ijarah. Second, participants perceived Islamic banking as fair and inclusive, accessible to all regardless of religion. Third, the subject was valued for its educational significance in enhancing financial literacy and broadening awareness. Fourth, some students faced comfort and engagement challenges due to unfamiliarity with religious elements. Finally, most respondents expressed willingness to recommend the course for its academic and career relevance. These findings highlight the role of inclusive teaching in strengthening Islamic banking education among diverse student groups.

Keywords: *Islamic banking education; non-muslim students; perceptions and knowledge; financial inclusivity.*

A. INTRODUCTION

The perceptions and knowledge of non-Muslim students toward Islamic banking subjects are crucial at the intersection of financial education and cultural understanding within diverse societies. As Islamic banking gains traction globally, it is essential to explore how various demographics, particularly those outside the Islamic faith, perceive this financial alternative. This exploration not only enriches the discourse around inclusivity in finance but also assists institutions in tailoring their curricula and outreach efforts, ensuring that students from diverse backgrounds can engage with Islamic banking principles effectively. Understanding the perceptions of non-Muslim students is vital, as it can elucidate both the barriers and opportunities for growth within the Islamic banking sector, which is often perceived as exclusive to

Muslim clients.

The rise of Islamic banking has been attributed to an increasing demand for financial services that align with Islamic principles, which prohibit interest and promote risk-sharing alongside ethical investments. The importance of expanding awareness among non-Muslim students cannot be overstated, especially in today's global financial landscape, where consumers increasingly seek ethical banking practices. Jibril et al. highlight that awareness and perceptions significantly influence customers' decisions to choose Islamic banking products and services, especially in multicultural contexts Jibril et al. (2021). Enhancing the understanding of Islamic banking among non-Muslims can foster a diverse customer base and challenge misconceptions that may inhibit engagement with these financial products.

Exploring the educational value of Islamic banking subjects is paramount, as comprehensive knowledge ensures that students can critically assess and compare Islamic banking with conventional banking systems. Ashfahany et al. reveal that individuals' knowledge of Islamic banking directly affects their attitudes and intentions toward engaging with such financial systems, indicating that education drives both confidence and willingness (Ashfahany et al., 2023). Educational institutions thus play a significant role in shaping perceptions by providing information and opportunities to engage with the principles of Islamic finance, promoting wider acceptance among non-Muslims.

In addition to the knowledge acquired from educational courses, attention must be given to the perceptions of fairness and inclusivity prevalent among non-Muslim students. Research suggests that many students view Islamic banking as ethical and equitable, making it a compelling option regardless of their faith (Supriyanto et al., 2023). This perception enables Islamic financial institutions to market their products to a broader audience, effectively positioning themselves as viable alternatives in the competitive banking landscape. Emphasizing values of transparency, fairness, and social responsibility may attract non-Muslims while enhancing the Islamic banking sector's reputation.

Despite the benefits associated with knowledge engagement, challenges regarding comfort and engagement levels remain when non-Muslim students study Islamic banking subjects. Research indicates that while many non-Muslims express willingness to engage with Islamic banking concepts, some feel uncomfortable due to unfamiliarity with the subject matter (Latif, 2020). This discomfort may hinder participation and create barriers to a fuller understanding. Institutions must recognize these feelings and adapt pedagogical strategies to create more inclusive and supportive learning environments that address the unique concerns of all students, irrespective of their religious backgrounds.

Moreover, studies have shown that non-Muslims who are educated about Islamic banking often possess a positive perception, indicating that effective outreach and educational programs can significantly impact acceptance levels (Omar & Rahim, 2015). As awareness increases, shared values between Islamic banking and secular ethical practices can become more evident, leading to enhanced collaboration and understanding within multicultural societies. Furthermore, improving the educational framework surrounding Islamic finance to cater to diverse

learner needs will likely lead to improved perceptions and higher participation rates among non-Muslim students.

The implications are particularly pertinent in culturally diverse contexts, where education about Islamic banking can play a pivotal role in shaping perceptions. Studies such as those conducted by Iqbal et al. emphasize the necessity for Islamic banks to focus on non-faith-based selection criteria that appeal to a broader audience, illustrating the potential for these institutions to succeed in pluralistic environments (Iqbal et al., 2018). Moreover, the importance of strategic marketing to enhance awareness and understanding among non-Muslims is emphasized in previous literature (Gait & Worthington, 2009). Finally, fostering positive perceptions among non-Muslim students could lead to increased patronage of Islamic banking services, thereby broadening the customer base and promoting financial inclusivity (Amin & Isa, 2008; Omar & Rahim, 2015).

In conclusion, exploring non-Muslim students' perceptions and knowledge of Islamic banking subjects is essential for fostering an inclusive and understanding financial landscape. Understanding their perspectives aids in developing inclusive financial education that aligns with the principles of Islamic banking and encourages ethical financial practices across demographics. Ultimately, fostering a comprehensive understanding of Islamic banking among non-Muslims will contribute to broader acceptance and sustainability of Islamic finance in a globalized economy, paving the way for more inclusive financial systems that embrace diversity.

B. LITERATURE REVIEW

The exploration of perceptions and knowledge of non-Muslim students toward Islamic banking has garnered increasing interest, particularly in light of the integration of Islamic financial principles into global banking practices. Islamic banking is not merely a service tailored for Muslim clientele but has evolved into a viable alternative for a broader consumer base, including non-Muslims. This evolution necessitates a nuanced understanding of how non-Muslim students view Islamic banking modalities and their awareness of the products available.

Recent research highlights that knowledge significantly influences attitudes toward Islamic banking. For instance, Latif found that awareness regarding Islamic banking correlates with favorable attitudes among potential users, including non-Muslim consumers (Latif, 2020). This assertion aligns with findings from Hantoro et al., who emphasize that understanding the operational intricacies of Islamic banking can enhance overall positive perceptions among users, particularly in a digital banking context (Hantoro et al., 2023). Furthermore, studies demonstrate that non-Muslims who are exposed to Islamic finance concepts during educational courses exhibit a higher level of engagement with Islamic banking options (Yohanna et al., 2023). As such, educational interventions can serve as a strategic avenue to foster awareness and understanding, thereby influencing perceptions positively (Yohanna et al., 2023).

In contrast, despite the positive trends in attitudes, perceptions of Islamic banking among non-Muslim students can still be hindered by a lack of exposure to Islamic financial principles. Jabari and Muhamad suggest that educational

environments play a crucial role in shaping students' views on financial practices and indicate that teaching about Islamic finance may address prevailing misconceptions (Jabari & Muhamad, 2020). The challenge remains that certain cultural biases may inhibit a wholly positive reception of Islamic banking among non-Muslims, as they navigate a landscape seeded with misunderstandings surrounding Sharia-compliant finance (Atal et al., 2020).

Another aspect to consider is the socio-economic motivations that might influence non-Muslim students' perceptions of Islamic banking. Research by Sukhabot and Jumani found that while interest in Islamic financial products exists, it has limited effect on actual purchasing behavior due to entrenched consumer habits (Sukhabot & Jumani, 2021). This suggests that while knowledge can enhance perceptions, entrenched socio-political contexts may act as barriers to actual engagement with Islamic financial services (Sukhabot & Jumani, 2021).

Moreover, existing studies indicate that promotional strategies aimed at non-Muslim populations must be tailored to bridge the gap in understanding Islamic finance. Utomo et al. highlight that a collaborative effort between educational institutions and Islamic banks can promote Islamic financial literacy, encouraging more inclusive participation (Utomo et al., 2020). This collaboration can help cultivate a more favorable view of Islamic banking among non-Muslim students by targeting shared ethical values, which are increasingly significant in global consumer behavior (Fauzi et al., 2023).

In conclusion, enhancing non-Muslim students' perceptions of Islamic banking requires a multifaceted approach that encompasses education, cultural awareness, and tailored marketing strategies. As Islamic finance continues to integrate into the global financial landscape, addressing the knowledge and perceptual barriers faced by non-Muslim students will be critical for the growth and acceptance of these banking solutions.

C. METHOD

This study employs a qualitative research method to explore the perceptions and knowledge of non-Muslim students towards Islamic banking subjects. The research is conducted at Politeknik Negeri Balikpapan, focusing on students enrolled in the Digital Banking and Finance program who have already completed the introductory course on Islamic banking.

The qualitative approach is selected to allow for an in-depth exploration of student perceptions, experiences, and knowledge regarding Islamic banking. Qualitative interviews are particularly useful for understanding the nuances of participants' views and the subjective nature of their experiences as they relate to Islamic finance (McGrath et al., 2018). A semi-structured interview format will be utilized, allowing researchers to guide the conversation while also enabling participants to express their thoughts freely, fostering a deeper understanding of their perceptions (Dursun, 2023).

A total of 12 non-Muslim students from the Digital Banking and Finance program will be purposively selected. This sample size is deemed adequate to achieve data saturation, where additional interviews are unlikely to yield new insights

(Harrison et al., 2024). Selection criteria include students from diverse backgrounds, ensuring a rich variety of perspectives. Participants must have completed the introductory Islamic banking course to ensure they have foundational knowledge to discuss.

Data will be collected through semi-structured interviews, each lasting approximately 30 to 45 minutes. The interviews will be conducted in a comfortable environment to encourage openness and honest discussion (McGrath et al., 2018). The interview guides will include questions aimed at uncovering students' understanding of Islamic banking, their perceptions of its relevance, and any misconceptions they may hold. Questions will also explore the influence of their educational experience on their attitudes toward Islamic finance (Ashfahany et al., 2023).

According to data analysis, thematic analysis will be used to analyze the data collected from interviews. This method allows for the identification of patterns and themes across the responses, providing insights into the common perceptions and knowledge gaps among participants (Hadziq & Ismiyanti, 2022). The analysis proceeds through several stages: familiarizing with the data, generating initial codes, identifying themes, reviewing themes, and refining them into a coherent narrative that reflects the participants' experiences (Dursun, 2023).

The findings will contribute to a better understanding of the perceptions of non-Muslim students towards Islamic banking, thereby providing valuable insights for educators and Islamic banking practitioners aiming to promote awareness and foster inclusive financial literacy among diverse student populations (Ashfahany et al., 2023).

Before conducting the interviews, ethical considerations will be addressed, including obtaining informed consent from all participants. They will be assured of their confidentiality, and they will have the right to withdraw from the study at any time without any consequences (McGrath et al., 2018). The research will adhere to ethical standards set by the institution, promoting respect and dignity for all participants.

D. RESULT AND DISCUSSION

Result

The findings indicate that non-Muslim students generally possess a strong understanding of Islamic banking principles and perceive them positively. Most participants were able to identify the key differences between Islamic and conventional banks, particularly in relation to the prohibition of interest (riba), the implementation of profit-sharing systems, and the use of specific contracts (*akad*).

For instance, **R1** explained, *"I know that Islamic banks do not apply interest but instead use a profit-sharing system, and I also understand that there are differences in savings products compared to conventional banks."* Similarly, **R2** mentioned, *"I realize that Islamic banks aim to promote justice and social welfare, and this makes them different from conventional banks."* Meanwhile, **R4** added, *"After taking this course, I can clearly differentiate the contracts such as murabahah*

and ijarah, which makes me more aware of how Islamic banks operate.”

In terms of perceptions of fairness and inclusivity, students widely viewed Islamic banking as transparent and accessible for all. **R5** noted, *“Islamic banks are not only for Muslims but open to everyone, including non-Muslims like me.”* Supporting this idea, **R7** highlighted, *“I consider Islamic banking as a fair financial system that can be used by people regardless of religion.”* This suggests that the inclusivity aspect of Islamic banking was well recognized by non-Muslim learners.

The subject “Pengantar Perbankan Syariah” was also perceived as beneficial for expanding knowledge and awareness. **R2** reflected, *“My knowledge about Islamic banking has significantly improved after taking this course.”* In a similar vein, **R6** commented, *“This subject gave me broader insights about alternative financial systems beyond conventional ones.”* Additionally, **R10** emphasized, *“Learning about Islamic banking has made me more open to further exploration in this field.”*

Although most students expressed comfort in studying Islamic banking, some reported more neutral feelings. **R1** admitted, *“Even though I understand the materials, sometimes I feel less comfortable as a non-Muslim studying this subject.”* Similarly, **R8** explained, *“The course was useful, but as a non-Muslim I sometimes find the concepts less familiar and harder to grasp.”* These responses suggest that while inclusivity was present, some adjustments in teaching methods might help increase engagement among all students.

Lastly, when asked about recommending the course, many participants expressed willingness. **R7** stated, *“I would recommend this subject to my friends because it helps us understand different financial systems.”* **R5** added, *“I believe learning about Islamic banking broadens our career opportunities, so I would definitely recommend it.”* However, some respondents such as **R1** and **R3** gave lower scores in this aspect, indicating that improvements in teaching delivery could further enhance the attractiveness of the subject.

Overall, the data reveals that non-Muslim students not only gained significant knowledge of Islamic banking but also perceived it as inclusive, fair, and relevant to current financial needs. The course was effective in raising awareness, although minor challenges in comfort and engagement remain for a small group of participants.

Discussion

The findings of this study on non-Muslim students' perceptions and understanding of Islamic banking provide significant insights into how effectively the subject matter is communicated within educational settings. Several important themes also emerged, highlighting the ways in which non-Muslim students perceive and acquire knowledge about Islamic banking subjects.

Theme 1: Strong Knowledge of Islamic Banking Principles

Non-Muslim students demonstrated a strong grasp of the fundamental principles of Islamic banking, particularly in distinguishing Islamic banks from conventional banks, including the prohibition of *riba* and the use of profit-sharing mechanisms such as *murabahah* and *ijarah*. These findings align with the literature

that emphasizes the importance of effectively communicating Islamic financial structures to diverse learners (Latif, 2020). Students reported that their comprehension of Sharia-compliant contracts and operational procedures increased significantly after participating in the course.

This understanding reflects the effectiveness of the teaching methods employed in conveying complex concepts to students without prior exposure. The participants' ability to accurately interpret and apply these principles suggests that foundational knowledge can be successfully transmitted regardless of religious background. Overall, the results show that non-Muslim students acquired meaningful knowledge of Islamic banking that enables them to differentiate financial practices across banking systems (Ali et al., 2022).

Theme 2: Positive Perceptions of Fairness and Inclusivity

Students expressed favorable opinions about the fairness and inclusivity of Islamic banking, noting that the system is accessible to all, not only to Muslims. Several participants highlighted that Islamic banks promote transparency and social justice, reinforcing the perception of ethical financial practice. For example, R5 emphasized that Islamic banking is open to everyone, and R7 noted that it represents a fair financial system suitable for all users. These responses demonstrate that non-Muslim students recognize the ethical values embedded within Islamic banking, reflecting findings from Ahmad et al. (2019) and Zainuldin et al. (2018).

Moreover, the inclusive nature of Islamic banking was seen as an important factor in attracting diverse participants. Students understood that ethical and socially responsible practices enhance credibility and encourage broader engagement. This perception supports the idea that ethical foundations in financial systems contribute to acceptance among pluralistic societies, as highlighted by Shamsudheen and Rosly (2021).

Theme 3: Educational Value of the Subject

The course was regarded as valuable in enhancing students' understanding of financial systems beyond conventional banking. R2 remarked that their knowledge of Islamic banking significantly improved, while R10 mentioned that the course opened opportunities for further exploration. These observations indicate that the subject contributes to financial literacy by providing insights into alternative financial instruments and practices. This aligns with Sumiyati and Vehtasvili (2021), who argue that understanding Islamic finance enriches students' academic and practical comprehension.

Additionally, students acknowledged the relevance of the course for their future careers. Exposure to Islamic banking principles broadened their perspective on ethical and Sharia-compliant financial products, equipping them with knowledge applicable in diverse professional contexts. The findings suggest that integrating Islamic banking into higher education curricula can foster a more inclusive and comprehensive financial understanding among students.

Theme 4: Comfort and Engagement Challenges

Although most students reported comfort with the course, some non-Muslim participants experienced engagement challenges. R1 admitted occasional discomfort in understanding the material, while R8 stated that some concepts felt less familiar and harder to grasp. These responses highlight the need for teaching strategies that consider varying student backgrounds and learning experiences.

To address these challenges, the use of practical examples, case studies, and contextualized scenarios beyond purely religious content may improve engagement. Applying principles of Islamic business ethics in teaching could also help bridge gaps in comfort and comprehension, enhancing learning outcomes for all students (Musa et al., 2020; Shamsudheen et al., 2021).

Theme 5: Willingness to Recommend the Subject

Many students expressed readiness to recommend the course to peers, recognizing its value in expanding knowledge and career opportunities. R7 stated, “I would recommend this subject to my friends because it helps us understand different financial systems,” while R5 noted that the course could broaden professional prospects. This reflects an appreciation of both the academic and practical relevance of the subject.

However, some students, such as R1 and R3, suggested that enhancements in teaching methods could further improve engagement and appeal. The findings indicate that while the course is generally well-received, continuous improvements in instructional delivery could maximize its attractiveness and educational impact. Overall, the results confirm the significance of inclusive and effective pedagogical strategies in promoting Islamic banking education among students from diverse backgrounds (Iqbal et al., 2018).

E. CONCLUSION

The findings from the study on non-Muslim students’ understanding and perceptions of Islamic banking underscore the crucial role that educational initiatives play in fostering knowledge and acceptance of Islamic financial principles. Given the strong knowledge base displayed by participants, it is clear that educational curricula, such as the “Pengantar Perbankan Syariah” course, effectively equip students with an understanding of key Islamic banking concepts and practices. The positive perceptions surrounding fairness and inclusivity, as reported by many non-Muslim students, further highlight the potential for Islamic banking to serve as an ethical alternative within the financial industry that transcends religious boundaries. This collective understanding promotes greater engagement with Islamic banking principles, which could benefit both the Islamic banking sector and the students themselves by preparing them for a diverse financial landscape.

However, the study also reveals underlying challenges related to comfort and engagement that could hinder the learning experience for some students. The mixed feelings expressed by a portion of the participants indicate a need for more tailored teaching strategies that enhance relatability and accessibility of the subject matter for

students from varied backgrounds. By addressing these challenges, educational institutions can further bolster the effectiveness of Islamic banking courses, ultimately allowing for greater dissemination of knowledge and acceptance of Islamic finance among broader populations, including non-Muslims. Thus, ongoing efforts to refine teaching methodologies and increase inclusivity will be integral in advancing the understanding of Islamic banking in a globalized financial context.

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