

**GENERAL PUBLIC PERCEPTION OF THE EXISTENCE OF SHARIA
BANK (CASE STUDY IN TAMBAKROTO VILLAGE, KAJEN DISTRICT)**

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ABSTRACT

This study aims to determine the general public's perception of the existence of Islamic banks in Tambakroto village, Kajen sub-district. This research is qualitative research with a descriptive approach- data collection techniques through observation, interviews, and documentation of the local community. Meanwhile, the data analysis method uses interactive analysis techniques with analysis components consisting of data reduction, data presentation, and conclusions/verification. This study explain that people know about Islamic banks but do not know the concept of Islamic banks. Common knowledge is caused by various factors ranging from self where the family environment is not familiar with Islamic banks, when the location for Islamic banks is far not as much as conventional banks so that people are reluctant to switch to Islamic banks in addition to self factors related to targets where people hope in the future regarding bank progress. sharia in Tambakroto village. The factors that underlie the lack of knowledge of Islamic banks make people less interested in saving, transactions and other activities in Islamic banks. Efforts to overcome all problems and perceptions in Tambakroto village when be started from socialization so that in the future Tambakroto village will experience progress in knowledge, interests, views, and about Islamic banks.

Keywords: Community; Sharia Bank; Tambakroto Village.

INTRODUCTION

Islamic banks have created a new phenomenon in the modern economic world, along with the efforts made by Islamic experts in supporting Islamic economics in the archipelago, which is believed to be able to replace and improve the conventional economic system based on interest. A Sharia bank is defined as a bank that operates in accordance with or based on the principles of Islamic law, which refers to the Qur'an and Hadist as the legal basis and in carrying out its operational activities. Along with the development of the Islamic-based sector for finance, in particular, Islamic banks have emerged. Its emergence gets different responses from each community. For this reason, it is necessary to know that perception is something that affects attitudes, and attitudes will determine behavior. In other words, it can be concluded that perception will affect a person's behavior or behavior as a mirror of his perception (Ghofur & Asiyah, 2019; Hermanto & Syahril, 2016).

In Indonesia, the first Islamic bank established in 1992 was Bank Muamalat. Although its development is a bit late compared to other Muslim countries, Islamic banking in Indonesia will continue to grow. If in 1992-1998 there was only one Islamic bank unit in Indonesia, then in 1999, the number increased to three Islamic bank units. In 2000, Islamic banks and conventional banks that opened sharia business units had increased to 6 units (Mangu, 2015). Meanwhile, the number of BPRS (Islamic Rural Banks) has reached 86 teams and will continue to grow. Islamic banks, or Islamic banks, are banks that operate without relying on interest. An Islamic bank or commonly referred to as an interest-free bank, is a bank that is developed and operational, and its products are designed based on the Qur'an and the Hadist of the Prophet SAW. In particular, the role of Islamic banks can be manifested in the following aspects: Becoming the glue of new nationalism, Empowering the people's economy and operating transparently, Providing better returns, Encouraging a reduction in speculation in the financial market, Encouraging income distribution, Increasing efficient mobilization of funds (Santia, 2021).

In Islamic banking activities, the implementation of Islamic economic principles is classified by the prohibition of usury in its various forms, does not recognize the concept of the time value of money (time-value of money) (Daly & Frikha, 2016), the concept of money as a medium of exchange is not a commodity. Speculative, Not allowed to use two prices for one item, Not authorized two transactions in one contract. The use and information needs of Islamic bank financial statements are the same as conventional accounting standards. Still, they include: owners of investment funds, payers of zakat, infaq, and shadaqah, and sharia security boards (Karlina, 2019).

Islamic Bank means a bank whose operating procedures are based on the formal muamalat system, which refers to the provisions of the Qur'an and Al-Hadist (Cahyo & Handayani, 2019). While the definition of Muamalat is the provisions that regulate human relations with humans, both personal relationships and between

individuals and society. This muamalah covers buying and selling activities, interest, receivables, pawning, transferring debt, profit sharing in commerce, guarantees, partnerships, leasing, and labor. In its operation, Islamic banks must follow or be guided by business practices carried out at the time of the Prophet, forms of business that existed before but were not prohibited by the Prophet, or new forms of business as a result of the ijthad of Muslim scholars/scholars who did not side with them. provisions of the Qur'an and Hadis (Santia, 2021).

Sharia Banks were developed as Financial Business Institutions that carry out activities in accordance with the basic principles of Islamic Economics. All activities carried out of a commercial nature must be "Interest Free" (Ardila, 2017). The development of Islamic banking to date still does not show encouraging growth in both network and business volume compared to the growth of conventional banks, this is indicated by the number of Islamic banks which are quite adequate in the Kajen sub-district, namely Bank Muamalat and BSI but public interest in Islamic banks themselves lack understanding and socialization to the public about the products and systems of Islamic banks which are still very limited. The community is one of the essential elements in the world of Islamic Banking, and this is because the community will become customers of Islamic Banks, both Bank Muamalat and BSI, as well as material for consideration for Islamic Banking practitioners to take policies to develop Sharia Banking in the future. The structure and public perception of Islamic banks greatly determine the behavior of the community. The development of Islamic banking to date has not shown encouraging growth both in terms of network and business volume. Where are Bank Muamalat and Bank Syariah Mandiri, where the public interest in Islamic Bank itself is lacking where understanding and socialization to the public about Islamic Bank products and systems are still minimal. The phenomenon that occurs is, as has been observed by researchers, the emergence of Islamic banks, namely Bank Muamalat and Bank Syariah Mandiri in Rejang Lebong, and the head of the bank's existence does not attract sympathy and empathy from the community to become customers, both from the community in urban areas (Urban) and people in rural areas (Rural) (Sari, 2019).

The researcher views the same problems in the area as Ahmad Syauki put forward with the title "The Influence of Public Perceptions About Sharia Banking in Islamic Banking (Study on the Pamulang Community). What can be drawn from the research shows that the public's perception of Islamic banking as a sharia financial institution is positive. From the results of the questionnaire, respondents, the Pamulang community, on average answered strongly agree and agree that the perception of the community in the Pamulang area answered that Islamic banks had implemented the principles of sharia. This shows that Islamic banks have developed a dynamic perception in the community in the Pamulang area and have made progress but also cannot be separated from the perception that Islamic banks are still the same as conventional banks. It can be seen from the existence of 967 people who doubt Islamic banks in running their business. . Islamic banks still have to be understood as banks based on Islamic sharia principles, although there are still

weaknesses such as the existence of elements of usury and the practice is still considered the same as conventional banks. Islamic banks also experience technical problems such as still implementing the conventional banking system. It is difficult to find human resources who understand the practice of Islamic banks, and many conventional bank employees are employees of Islamic banks. Weaknesses and problems experienced by Islamic banks have indeed become the attention of Islamic banks to make improvements towards the understanding of the public who do not know about Islamic banks. In general, the problems of Islamic banking in the Kajen sub-district are almost the same as the problems of Islamic banking in Tembilahan. Due to the perception that people are still wrong about Islamic banking, there are still many people who do not know about Islamic banking, and not a few people think that Islamic and conventional banks make no difference. There are even those who assume that Islamic banking is just a label used to attract the Muslim community in the banking sector. Another problem that is often encountered is the office network that is still not extensive, the lack of promotion of the products being sold so that many people do not get good knowledge. The difference with the researcher is to discuss the analysis of the general public's perception of the existence of Islamic banks in Kajen (Karlina, 2019).

Based on research conducted on the people of the Kajen sub-district as research sources, which was conducted on Tuesday, March 8, 2022, it showed that most of the informants did not know about Islamic Banks. They assume that saving in conventional banks is the same as Islamic banks. They also don't know what the advantages of Islamic banks are compared to other banks in the Kajen sub-district. Local people can only focus on conventional banks which they think are more popular and for cash withdrawals, there are many ATMs available in the Kajen sub-district. For this reason, this study is intended to find out how the public's perception of Islamic banks and the influence of perceptions of Islamic banking on public preferences for Islamic banks in Kajen. as well as knowing what factors underlie public perception. The importance of the problems in this study include knowing the general public's opinion on Islamic banks around them and opinions in the form of convenience in transacting with Islamic or conventional banks.

For this reason, armed with various references with some background to the same problem, the researcher is interested in researching with the title "General Public Perception of the Existence of Islamic Banks (Study in Tambakroto Village, Kajen District)". This research is expected to reveal public perception. Furthermore, it is also hoped that it can be used as a reference for further research.

RESEARCH METHODS

This research was conducted in Tambakroto Village, Kajen District, using a qualitative method with a descriptive approach. This is intended to understand and obtain information and descriptions of the observed research objects, such as knowledge of transactions, behavior, and public perception of Islamic banks (study in Tambakroto village, Kajen sub-district). For this reason, the authors use data collection techniques through observation, interviews, and documentation of local

residents. Meanwhile, the data analysis method uses interactive analysis techniques with analysis components consisting of data reduction, data presentation, and drawing conclusions/verification. The selection of Tambakroto Village, Kajen Sub-district, as a place for research case studies of Islamic banks is intended by Kajen to be an area that can be said to have a lot of Islamic banks standing. In addition, knowing the causes of people's tendencies towards conventional banks and the fundamental reasons people do not choose Islamic banks.

RESULTS AND DISCUSSION

Profile of Tambakroto Village, Kajen District

Tambakroto Village is one of the villages in the Kajen District, Pekalongan Regency, Central Java Province. The postal code for Tambakroto, Kajen sub-district is 51161. Tambakroto village is a lowland that stretches from north to south along 2,750 m and stretches from west to east along 1,500 m. As a lowland area, Tambakroto Village has temperatures between 28 degrees Celsius to 32 degrees Celsius.

Three surrounding villages border Tambakroto village. To the south, Tambakroto village is bordered by Kutorojo Village, while to the north, Tambakroto Village is bordered by Podosari Village. The eastern part of the village of Tambakroto is bordered by the village of Kalijoyo, while in the west, it is bordered by the river major entering the village of cage Serang which is part of the Kesesi sub-district. Tambakroto village consists of six hamlets as follows: Krajan, Winong, Subah, Karang Sari, Sidorejo, and Klapasawit.

Residents (Village Apparatus Profile)

The organization of a government is one of the factors that run well and the running of a government, and the expected leadership. Apart from being a government regulation that an organization must have a systematic management structure, this is also an accurate description of activities. An excellent and orderly organization is the spearhead of successful development. A village area usually has three essential conditions, namely, there are people, leaders, and regions, as with Tambakroto Village (Santia, 2021).

Tambakroto Village is a village where some of its residents live as farmers because the Tambakroto Village area has an area of 93,950 hectares of rice fields. Apart from being farmers, not a few residents of Tambakroto Village plant sention trees for future investment. According to some Tambakroto Village residents, sention investment has excellent benefits. Just imagine that sention seeds for Rp. 1,300 can be sold for Rp. 100,000 when sention has reached the age of 3-5 years. Although it takes 3-5 years to sell sention trees, some Tambakroto residents compete to invest in sention trees. This is proven that residents who support in sention trees on their land can buy a motorbike. This investment is undoubtedly

housewives in Tambakroto Village, apart from farming, make "Reyeng" or pindang fish containers made of rectangular bamboo. Reyeng's income is Rp. 100/ fruit.

Tambakroto village is a beautiful village with friendly residents with six hamlets in it. The organizational structure of the Kuala Keritang Village government is a bond of activity or a bond that brings together the program activities in the village. Besides that, it aims to make it easier to achieve the objectives of the building program set by the government.

Social and Cultural Situation

Residents who live in Tambakroto Village live side by side and help each other. In their daily interactions, they are still based on customs as a guide for parents and children in the Tambakroto Village. Not only that, the customs in carrying out the death of relatives, family, or neighbors are also carried out together according to the provisions of Islamic law.

The footbridge with stone steps means that the footbridge is a custom, while the stone steps are syara' and the book of Allah. So the customary law must be carried out with strong authority, while the terrace is part of the core of the wood that is not easily broken but can be moved or transferred. Likewise, on major holidays such as Eid al-Fitr, Eid al-Adha, the people of Tambakroto Village visit each other's homes, neighbors, and fellow community members to apologize.

State of Religion and Education

Religion In the Tambakroto village, the local community is predominantly Muslim. The local community upholds Islamic religious law. They glorify the ulama well because the ulama give teachings based on the Qur'an and Hadit.

Education

Education is vital for a nation, because the progress of a nation can be measured by the quality of education of a country itself, especially for young people. Therefore, the government is always trying to improve the quality of education. This is in line with the aim of increasing knowledge in accelerating the level of progress and the process of updating the creation of an intelligent society in order to increase human dignity.

Public knowledge of Islamic Banks in Tambakroto Village, Kajen District

In this study, the authors focus more on the views or perceptions of the local community towards the existence of Islamic banks. One of the things that affect the development of the Islamic bank itself is through improving customer service strategies or potential customers. Because by improving, performing, and providing the best service to customers, can be an option if Islamic banks want to develop and the number of their customers is growing from year to year. Furthermore, the

formation of perceptions will have a good impact on the progress of Islamic banks. It will also encourage people to be able to use the services of Islamic banks as their financial institutions. Perception is indeed because perception is a process when individuals organize and express their impressions to give their meaning to the people around them (Hardiyanti, 2019).

To find out the various perceptions of the community towards Islamic banks, first, it starts with the perception of the existence and influence of the community itself. The existence of Islamic banks is the initial guidance for the community to implement Islamic law taught by the Prophet Muhammad from the economic aspect. This means that the existence of Islamic banks has an essential meaning for the Muslim community to start all economic activities by Islamic teachings and sharia. Based on this statement, Islamic banks appear to offer education based on Islamic law. However, almost all of the people of Tambakroto Village may not yet know and understand the vision and mission of Islamic banks (Santia, 2021).

This research was conducted by interviewing informants in the Tambakroto Village area. Obtain some views or perceptions of the people of Tambakroto Village regarding various perceptions that will have a positive impact on the progress of the Islamic bank itself and will also attract public interest to use the services or services of Islamic banks. The knowledge of the Tambakroto village community, Kajen sub-district about Islamic banks is quite good, it can be seen from the results of interviews .

"Islamic banks use Islamic law, the Koran, and Hadist, and there is no usury. I know that Islamic banks are Muamalat Bank and BSI. Otherwise I don't know. Now some use Islamic banks for transactions, but I still use BRI because it's been a long time, the provisions from work, they also send paychecks using a BRI card (interview with, Ms. Dini)."

"I understand a little about Islamic banks because I am Muslim, although I still use BRI for banking matters. In what year, I forgot that I was offered to open a sharia-based bank account by a neighbor who was a bank employee, but I declined because why have so many atm cards (interview with, Ms. Murni)."

"In my opinion, a sharia bank is one of the banks that does not use interest or usury but uses a profit-sharing system with agreement rules based on Islamic law. Anyway, according to Islamic law. The sharia bank service system is quite good, I once came to a sharia bank at that time to pay the monthly school fees when MTS. Their delivery method is quite good in providing direction and information, and all Islamic bank employees use the hijab and are polite according to the name of the Islamic bank (interview with, Ms. Septi)."

Islamic banks do not use interest to earn income nor charge interest on the use of funds because interest is usury. According to Haron in the Strong Ismanto journal entitled "Community Literacy and Its Impact on Interest in Becoming a Sharia Bank Customer," that the sustainability of Islamic banks is strongly influenced by various factors, both internal and external. The customer is the main external element in the sustainability of a bank. If customers are always loyal and increasing, then we can be sure that the bank can develop and survive. Islamic banks, as newcomers in this country, require hard work to be accepted by the community (Santia, 2021).

It can be concluded that the Tambakroto village community, on average, already knows about Islamic Banks, although they know little about the many vital points of Islamic banks. Of the informants interviewed, some had heard of the term Islamic bank, but they were less interested in Islamic banks and did not understand the systems and products in Islamic banks. This is caused by the lack of socialization among the public about Islamic banks, and this is similarly supported by the previous statement where the people of Lempopacci village are the same as Tambakroto village in responding to Islamic banks. They know a little about Islamic banks but are reluctant to be interested in switching to Islamic banks.

Factors Affecting the Perception of the Tambakroto Village Community Regarding the existence of Islamic Banks

Based on the results of public research that has been carried out, there are several factors that underlie the understanding and views of the people of Tambakroto Village about Islamic Banks. Different people's perceptions must have certain factors as the cause. These factors are good in terms of education, social, and location. where the factors are

Inner Factor

A person's behavior is influenced by social factors such as reference groups, family, roles and status (Sayyida, 2016). A person's reference group consists of all groups that have a direct influence on a person's attitude or behavior. The family is also the most essential consumer buying organization in society, and it has been the object of the most extensive research (Santia, 2021).

From the results of the interviews that the authors conducted from the sources of the authors, the authors can draw the results that internal factors can be a strong reason for the ignorance of the people of Tambakroto Village about Islamic banks.

"I don't know Islamic banks because I've never been a customer or heard of socialization, so I don't know what Islamic banks are like. We also haven't seen neighbors saving in Islamic banks here (interview with, Ms. Yuli)."

"I just found out about a sharia bank from you, who is a sharia banking student in 2020. My family has never discussed Islamic banks, and we are only familiar with BRI and BNI banks, which I now use to receive salaries and make loans at BRI (interview with, Ms. Dini)."

Statements that support the internal factor are also a strong reason for the ignorance of the people of Kuala Keritang Village about Islamic banking. The respondent, Mrs. Siah, said: "I don't know Islamic banks, I have never used Islamic banks, I only save money in existing banks, namely BRI. Likewise, neighbors and people here have never discussed and wanted to know about Islamic banking. So my knowledge of Islamic banks is limited. Even the community here only knows and discusses about conventional banks. Hopefully, in the future, we will understand and establish a sharia bank in the Kuala Keritang Village area." From the results of the interviews described above, the researcher can conclude that these results can be classified as internal factors, in which the individual ignorance of the local community is limited, and the curiosity in him is also only limited to the immediate surroundings.

The researcher argues that this internal factor that can be classified as one of the foundations for the level of knowledge of the Tambakroto Village community is the community's willing and willingness to understand Islamic banking. Then many people have never used Islamic banks at all and do not even know about Islamic banks. There has never been any information from the local community about Islamic banking. So that the local community hopes that with this research in the future, there will be socialization so that it strengthens public interest in Islamic banks. If necessary, Islamic banks are established in the Tambakroto Village area.

Situation Factor

The situation is the primary factor at a particular time and place of unsuccessful observation of personal (intra-individual) knowledge and motivating attributes and has a proven and systematic influence on current behavior. Every consumer or customer wants a bank location that is easily accessible and time efficient to facilitate access to the bank. Therefore, the location determined by the bank must be strategic so that it is easily accessible to the public from various directions. Every consumer or customer wants a bank location that is easily accessible and time efficient to facilitate access to the bank. Therefore, the location determined by the bank must be strategic so that it can be easily accessed by people from various directions (Santia, 2021).

The results of the interviews that the author conducted with the informants can be drawn into the location and time factors

"Kajen is more bank bri. Even to take money, you don't have to go to the atm at the dikajen because even in village, there are already ones, even though you have to pay for the services. For example, if you take 1,000,000, we will pay for the service 5,000 or it has gone up, or is it

still the same. Unlike Islamic banks, from here to Kajen, there are not as many ATMs as conventional banks. If many use Islamic banks, the way is through improving the quality of service by always seeking customer satisfaction. There are rarely Islamic banks and Islamic bank ATMs (interview with, Ms. Septi)."

Ms. Septi's statement is supported by previous comments from interviews that were asked directly to the people of Kuala Curly Village. Mr. Junaidi's expression clearly explains that the circumstances of place and time are obstacles not to connect with Islamic banks. Almost among rural communities are less interested in the existence of Islamic banks, which are still few to reach.

The situation factors in this study can be said that this factor is the strongest basis for the level of community knowledge which makes people not get detailed knowledge, where the state of Islamic banks is quite far from the reach of the local community. The social conditions of the local community have never done anything. explanation or provide understanding to an individual from another individual. From the interview results above, it can be concluded that the local community does not understand Islamic banking due to situational factors. The location and distance to get to Islamic banks are not close and time-consuming compared to conventional banks, which are mushrooming even in the village scope (Santia, 2021).

Target Inner Factors Related to Target

Based on the results of interviews that the authors have done, the authors can include the respondents' expressions of internal factors based on targets. The resource person, Ms. Septi, as a youth leader in Tambkroto Village?

"I understand about Islamic banks. There are many around the head of the Islamic bank, and I used to major in Islamic banking at SMK Muhammadiyah Kesesi, so I knew about Islamic banks and the difference between them and other banks. If in the Tambakroto Village area a sharia bank is established, I strongly agree that other Muslims and I can use financial institutions that are by Islamic law, and we can all avoid the sin of usury. However, back to the community agreement."

From the results of interviews conducted by Ms Murni

"Because in Indonesia, conventional banks are preceded by sharia, so Islamic banks are less attractive. In my opinion, Islamic banks should carry out socialization with the public regularly because if Islamic banks carry out continuous socialization, people will know more about Islamic banks, and they will be interested. Conventional banks are far superior to Islamic banks. I have never tried to become a customer at a sharia bank, but I am more interested and more comfortable saving in conventional banks. Compared to halal, halal sharia banks are haram"

and do not use interest, but I have been saving in conventional banks for a long time, and I believe in conventional banks.”

Internal factors are related to the target, and this factor refers to the target, which can be in the form of hopes, circumstances, desires, and needs for oneself. From the interviews that the author conducted, the results obtained were that the local community agreed that the establishment of a sharia bank in the area around the village of Tambakroto with easy mileage and minimal time to travel because what was a factor in the lack or lack of understanding of the Tambakroto village community was the location and situation. Time, where the distance to the Islamic bank is quite far. However, it is accompanied by socialization among the public about the benefits of Islamic Banks. Therefore, the people of Tambakroto Village hope that a sharia bank will be held in order to avoid the sin of usury and to be able to run the financial system in accordance with the provisions of Islamic law and Islamic law based on the Sunnah of the Prophet SAW and most importantly can always draw closer to Allah SWT (Santia, 2021).

They expressed the desire of the Tambakroto Village Community for socialization and even the establishment of a Sharia Bank within the village scope. With this, it becomes an illustration that it is possible with good management. It is not possible for a Sharia Bank to become much in demand if the introduction can be carried out correctly and in a planned manner.

Public interest in Islamic banks

The lack of the Tambakroto Village Community's interest in saving at Islamic Banks is partly because of the lack of knowledge of the Tambakroto Village Community in Kajen. Islamic banks are considered not yet widespread and cannot be widely known. This was reinforced by the statement by Ms. Dini "Never interested in Islamic banks from a religious perspective, and I want to open an account and have savings there"

From the results of interviews conducted by Ms Septi

“I have never opened an account and saved in an Islamic bank. But I use the conventional bank BRI about being interested in saving in a sharia bank, more so if you have much money, you want to save it in a sharia bank too.”

From the results of interviews conducted by Ms. Yuli

“Never, yes, if you open an account, what do you do because I already have savings at BRI bank.”

From the results of interviews conducted by Ms evi

"I've never been, I'm not interested because I usually save money in a piggy bank, never in a conventional or sharia bank. I used to open an account at a conventional bank BRI. But now it's no longer used because I lost my card money, so instead of being complicated, I chose not to use it anymore."

Low public knowledge makes them less interested in using Islamic banks. The results of the statement have similarities with the information from the Telaga Dewa community of Bengkulu City from informants. They all have never saved or have an interest in kepping in a sharia bank, a factor that is the same as the Tambakroto village community, namely the main problem is that they already have an ATM card from a conventional bank(Karlina, 2019).

Their interest in Islamic banks is lacking. They don't know how the system depicted by Islamic banks and conventional banks is described. This opinion was also expressed by Ms. Evi, and she said that people who still lack an idea of what Islamic banks look like already know what Islamic banks are but do not understand what Islamic banks are and the advantages they possess by Islamic banks. He thinks that Islamic banks are foreign in the community, especially the elderly, maybe if the young ones already know. It's good that the important thing is that the bank can keep the money safe.

From the results of interviews conducted by Yuli

"Yes, I've heard that Islamic banks don't have usury, but I don't know the truth. I think the bank has usury all over it."

What was stated by the informant above shows that people who still lack an idea of what Islamic banks already know what Islamic banks are but do not understand what Islamic banks are and the advantages possessed by Islamic banks. There are still many people who do not know the concept of Islamic banking. There are also those who are confused about the interest and profit sharing system. There are still those who do not know about the terms that exist in Islamic banks. It can be concluded that there are some people in Tambakroto Village that can be said to understand because they are able to define the product of collecting Islamic Bank funds that they have in a simple way. It is also different from Ms. Yuli, who prefers to save in conventional banks rather than Islamic banks on the grounds that she like to save in traditional banks compared to Islamic banks because services at conventional banks are faster and access to transactions is also very easy to reach.

The principle of prohibiting bank interest on Islamic banks creates a different opinion among the public towards Islamic banks. They think they will get nothing when they save their money in Islamic banks. As for the assumption that the profit-sharing in Islamic banks is uncertain, it does not provide certainty of the amount. This is reasonable considering the lack of information they get, so it takes a long time to change that perception. They think that saving anywhere makes them comfortable, which is with conventional banks. Lack of interest in Islamic banks, the most common is about the place. The public feels that the existence of these offices is a manifestation of Islamic bank services to customers (Nurlina, 2019).

Efforts to overcome problems, perceptions in Islamic banks

Indonesia is a country with the largest Muslim population in the world. From this point of view, it becomes a vital asset potential if it is accompanied by the adequate quality of human resources. However, it is a shame that such a large population potential does not automatically facilitate the implementation of Islamic banking socialization. The majority of Muslims are still blind to Islamic banking, including academics, professionals, and even scholars (Maryanti, 2015). Likewise, the phenomena that occur in Tambakroto Village, Kajen District, have limited understanding of the operational activities of Islamic banks, so they become obstacles to the development of Islamic banks in the area. The public, in general, has extensive experience in conventional-based banking and little or no understanding of the product mechanisms, systems, and the ins and outs of Islamic banks. Many people also still wonder whether Islamic banks are guaranteed by the government or not because they think that Islamic banks are not guaranteed by the government. In addition, there are still too few Islamic Bank units compared to conventional banks. This weakness can affect the customer community in the decision-making process to save at Islamic banks.

As Ms. Dini said, Islamic banks can be promoted more optimally in the village, not only to be interested in opening accounts and saving at Islamic banks but also so that people know more about Islamic banks, not just people who know the difference between Islamic banks and other banks. So that we also know that Islamic banks do not contain usury, unlike BRI, which has usury. The explanation given by Ms. Dini is almost in line with the opinion of Saenal through the journal Hardiyanti. She said that Islamic banks must use all methods as much as possible so that people can know more about Islamic banks, especially banks that guarantee prosperity and do not contain elements of usury. Based on the above phenomenon, Islamic banks are required to carry out strategic roles and functions in socializing and promoting Islamic banks to the public or their customers to the maximum (Hidayat, 2017).

To overcome the public perception that does not understand Islamic banking, the bank needs to make several efforts, such as providing an overview or providing socialization to the public at large, which is a necessity to see the low level of public understanding. This socialization can be done by holding seminars that introduce the concept of Islamic banking both in theory and in its application so that it is easy to understand by the wider community. Although this method does not provide a guarantee that Islamic banks will get many customers, at least it can give an understanding that will encourage someone to save and will see that Islamic banks are actually not in accordance with the existing reality. (Hardiyanti, 2019).

CONCLUSION

Tambakroto Village is one of the villages in the Kajen District, Pekalongan Regency, Central Java Province. Based on the problems that have been determined and their relation to the descriptions that have been put forward, it can be concluded

that the main conclusions of the discussion that underlie the occurrence of public perceptions of Islamic banks in Tambakroto Village where knowledge of Islamic banks is already known even though only in the basic concept. People are less interested in saving and opening accounts, considering it is easier to reach conventional banks within the village scope. The perception of the people of Tambakroto Village certainly does not just happen. This perception must be a process of formation, which is caused by the factors that underlie the understanding of the local community, where these factors are: internal factors, situation, and factors in self-related to the target. In an effort by Islamic banks to disseminate information, it can be seen that the public, is more knowledgeable about conventional banks. Many people also ask whether Islamic banks are guaranteed by the government or not. Because they think that Islamic banks are not guaranteed by the government but only religion. Therefore, Islamic banks are required to carry out the role and function of the strategy to socialize and promote Islamic banks to customers. The Tambakroto village community should make transactions, save, and take using all the services provided by the management of the Islamic Bank.

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