

## COASTAL INLAND COMMUNITY KNOWLEDGE ABOUT ISLAMIC BANKING PRODUCTS (CASE STUDY OF REMBAYAN VILLAGE, WEST KUTAI REGENCY)

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### Abstract

*The development of Islamic banking in Indonesia shows positive growth, but public literacy and understanding of Islamic banking products remains relatively low, particularly in rural and remote areas. This study aims to analyze the level of public knowledge of Islamic banking products in Rembayan Village, Mook Manaar Bulatn District, West Kutai Regency, and identify influencing factors. The study employed a qualitative descriptive approach, with data collection techniques including in-depth interviews, non-participant observation, and documentation. Nine informants were selected using a purposive sampling technique. Data analysis was conducted using the Miles and Huberman model, which includes data reduction, data presentation, and conclusion drawing. The results indicate that public knowledge of Islamic banking products is still at the "know" stage, meaning they are only familiar with the term "Islamic banking" and the concept of being free from interest (riba) without a thorough understanding of the product types, mechanisms, and benefits. Factors influencing public knowledge include education level, experience, access to information, economic conditions, and social environment. The dominant factors contributing to this low level of public knowledge are limited access to information and minimal experience interacting with Islamic financial institutions. Supporting factors include strong religious values in the community, high interest in Islamic banking, and close social ties. Meanwhile, inhibiting factors include limited socialization of Islamic banking institutions, low levels of education, limited physical and digital infrastructure, and the lack of Islamic bank offices in the research area. This study concludes that although public awareness of Islamic banking products remains low, there is significant potential to increase Islamic*

*financial literacy and inclusion through ongoing educational programs, expanded service access, improved digital infrastructure, and strengthened community-based outreach activities.*

**Keywords:** *Community Knowledge, Islamic Banking, Inland Coastal Communities, Islamic Financial Literacy*

## A. INTRODUCTION

The development of financial institutions in Indonesia has been very rapid in line with the increasing public demand for safe, efficient financial services that align with modern economic developments. Banking is one of the financial institutions that plays a strategic role in the national economy, as it functions as a collector of funds from the public and a channel for financing to productive sectors requiring financing (Soemitra, 2017). In addition to conventional banking, Indonesia has also developed a sharia banking system that operates based on Islamic principles, such as the prohibition of usury, gharar, and maysir. The presence of sharia banking as an alternative provides an opportunity for Muslims who desire a financial system that aligns with Islamic sharia values while simultaneously supporting sustainable economic activity (Antonio, 2001). Therefore, the existence of sharia banking not only serves an economic function but also contains social and religious dimensions that are crucial for Indonesian society.

Since the establishment of Bank Muamalat Indonesia in 1991, the sharia banking industry has continued to show positive development. The growth of assets, network services, and the increasing number of customers demonstrate that the public is beginning to place trust in the sharia-based banking system. The Financial Services Authority (OJK) recorded that Islamic banking industry assets grew by 9.88% year-on-year in 2024, with a market share reaching 7.72% of the total national banking industry (Financial Services Authority, 2024). This growth reflects the significant opportunities for developing the Islamic financial sector in Indonesia. However, this achievement still faces various challenges, particularly in expanding service coverage and increasing public literacy regarding Islamic banking products, particularly in rural and remote areas that lack adequate access to information (Ihsan et al., 2022).

Low public awareness of Islamic banking products remains a common problem in various regions. Many people only know the term Islamic banking as a riba-free bank, but they don't understand the operational mechanisms or the range of products offered, such as Islamic savings, murabahah, mudharabah, musyarakah financing, and various other services (Firdaus & Alawiyah, 2021). This situation results in suboptimal utilization of Islamic banking products. Research conducted by Nasution, Syakir, and Syarvina (2024) shows that approximately 71.5% of rural

communities are unfamiliar with Islamic banking products due to limited access to information and minimal outreach activities from Islamic financial institutions. This low level of Islamic financial literacy poses a major challenge to increasing Islamic financial inclusion in Indonesia.

This phenomenon also occurs in the community of Rembayan Village, Mook Manaar Bulatn District, West Kutai Regency, East Kalimantan. Although the majority of the population is Muslim, access to Islamic banking services remains very limited. According to data from the Financial Services Authority (2024), the number of Islamic banking offices in East Kalimantan is still relatively small compared to the Muslim population, which is approximately 85–90 percent. Furthermore, there is not a single Islamic bank operating in Mook Manaar Bulatn District (West Kutai Regency Central Statistics Agency, 2024). This situation has led people to rely more on informal financial systems such as social savings and credit associations (*arisan*), family loans, or more accessible conventional banking services. This limited access is further exacerbated by low levels of public education, limited digital infrastructure, and relatively difficult geographic locations, which hinder the dissemination of information about Islamic banking products and services.

On the other hand, the people of Rembayan Village have significant potential to accept and utilize Islamic banking services, supported by strong religious values and a desire to avoid usury practices in daily economic activities. However, this potential has not been optimally developed due to the community's low level of knowledge regarding Islamic banking products and the factors that influence them. Therefore, research on public knowledge of Islamic banking products is crucial to obtain a more comprehensive picture of the state of Islamic financial literacy in coastal inland communities. The results of this study are expected to serve as considerations for the government, Islamic banking institutions, and various related parties in designing more effective strategies for education, outreach, and expanding access to Islamic financial services that are tailored to the characteristics of the local community (Nurhariyati, 2021; Hidayah, 2022).

## **B. LITERATURE REVIEW**

### **Knowledge**

According to Bloom, knowledge is the result of the process of knowing, which occurs after someone perceives a particular object with the senses (Wawan and Dewi, 2014). Knowledge not only includes the collection of information but also the understanding, application, analysis, synthesis, and evaluation of that information. The levels of human knowledge include: (a) Know, which is the ability to recall topics that have been previously learned and represents the most basic

form of knowledge; (b) Comprehension, which means being able to provide an accurate explanation of the known topic; (c) Application, which is the ability to apply the knowledge that has been learned in real situations (Priyambada and Utomo, 2022).

J Paul Peter and Jerry C. Olson divide product knowledge into four categories, namely: knowledge about the characteristics or features of the product, knowledge about the benefits of the product, knowledge about the advantages provided by the product or service to the community, and about the basic concepts of Islamic banks (Maskur and Halimatu, 2018).

### **Factors That Affect Knowledge**

Many things affect a person's knowledge. Factors that can influence the knowledge of the community include (Rahayu, 2010):

1. Education, namely the process of changing an individual's views and behavior which determines a person's insight in receiving and absorbing knowledge about Islamic banking.
2. Experience, which is the process of gaining knowledge and courage through direct interaction with objects.
3. Access to information, which is the main source of the formation of public knowledge.
4. Economics, which is related to a person's financial condition and ability to access banking services.
5. Social Environment, which includes the influence of reference groups such as family, neighbors, and religious figures on a person's behavior.

### **Islamic Banking Products**

Islamic banking offers a variety of products and services based on Sharia principles, which prohibit *riba* (interest), *gharar* (uncertainty), and *maysir* (gambling). Islamic banking products include three main categories: fund collection (funding), such as savings and current accounts based on *wadiah* and *mudharabah* principles; financing based on sales principles (*murabahah*, *salam*, *istishna'*), leasing (*ijarah*), and profit-sharing (*mudharabah*, *musyarakah*); and services such as *wakalah*, *hawalah*, *kafalah*, and pawning (Ahmad Rodoni, 2022).

## **C. RESEARCH METHODOLOGY**

This study uses a descriptive qualitative approach to understand phenomena in depth within a natural social context. Qualitative research aims to understand a social phenomenon naturally through in-depth communication between the researcher and the phenomenon, thereby producing descriptive data in the form of words (Rusdi et al., 2015).

The research location was conducted in Rembayan Village, Mook Manaar Bulatn District, West Kutai Regency. This location was chosen because it is an inland coastal area with limited access to banking services, which allows for more in-depth research related to public knowledge and the factors that shape it. Rembayan Village covers an area of approximately 31.04 km<sup>2</sup>, with a distance to the regency capital of about 60 km and travel time of approximately 2 hours.

The sampling technique used purposive sampling with the following criteria: (a) being members of the community who are either active or inactive clients of conventional banks and Sharia banks; (b) residing in Rembayan Village; (c) willing to be research subjects and over 18 years old. Data collection was conducted through semi-structured in-depth interviews, non-participant observation, and documentation. The researcher successfully conducted interviews with nine informants representing various occupational groups until data saturation was reached.

Data analysis used the Miles and Huberman model, which includes four stages: (1) data collection, (2) data reduction, which involves summarizing and eliminating unnecessary data, (3) data presentation in the form of narrative text, charts, or flowcharts, and (4) continuous drawing of conclusions. Data validity was ensured through source triangulation, technique triangulation, and member checks.

## **D. RESULTS AND DISCUSSION**

### **Overview of Rembayan Village**

Rembayan Village was established around 1910, inhabited by people of Banjar descent from South Kalimantan who sought a livelihood along the Mahakam River coast. This village is located in the Mook Manaar Bulatn District, West Kutai Regency, East Kalimantan Province, with an area of approximately 31.04 km<sup>2</sup> and is one of the most remote villages in the district. All 327 residents are Muslim, consisting of 175 males and 152 females, with 122 households. The education level is dominated by elementary school/its equivalent graduates (123 people or 37.61%), and around 30% still face difficulties with basic literacy. The main occupations include livestock farmers (40 people), mining laborers (30 people), fishermen (25 people), and farmers (20 people).

### **Public Knowledge of Sharia Banking Products**

Based on interviews with 9 informants from various occupational groups, an overview of the community's level of knowledge was obtained as follows:

**Tabel 1. Research Informant Data**

Name	Usia	Pekerjaan	JK	Pendidikan
Waldy	40	Village Officials	L	Paket C
Mita	25	Traders	P	SMK
Yanti	44	Village Staff	P	Paket C
Saindi	35	Teachers	L	S1
Syahril	26	Mine Workers	L	SMK
Muliana	40	Teachers	P	S1
Adiansyah	39	Traders	L	SD
Dayat	21	Mine Workers	L	SMK
Syahid	45	Village Officials	L	SMA

Sumber: Primary Data Processed (2025)

**Tabel 2. Percentage of Informants' Knowledge About Islamic Bank Products**

Answer	Frequency	Percentage	Description
Know	4	44,44%	Just so you know on certain products
Don't Know	5	55,56%	Not knowing at all
Amount	9	100%	

Sumber: Primary Data Processed (2025)

The table above shows that four informants have little knowledge about Islamic banking products, while five informants do not know anything at all. However, all informants expressed a desire to open an account and conduct transactions at an Islamic Bank if the institution were more accessible, with the consideration of avoiding usury in accordance with Islamic teachings.

According to Bloom's theory, knowledge is formed through the process of sensing and experiencing an object, which develops from the stages of knowing, understanding, to applying. The people of Rembayan Village are only at the knowing stage, recognizing the term Islamic bank and the principle of being free from usury, but have not reached the understanding stage of products and their mechanisms, let alone the application stage. This condition is consistent with the research of Hidayat in Melintang Village (2022) and Eva Rupitasari in Bukoposo Village (2023),

who found a similar pattern, namely, that the community only knows the name of the Islamic bank but does not know the details of its products.

### **Factors That Shape Community Knowledge**

#### **1. Education Factor**

The educational level of the community is a factor that influences knowledge about Islamic banking products. The majority of the people in Rembayan Village have only completed elementary school or equivalent (37.61%) and around 30% are still illiterate. This condition directly hinders the community's ability to understand modern financial concepts that require basic literacy understanding.

A surprising finding is that even two informants with a bachelor's degree did not understand Islamic banks due to the absence of systematic Islamic financial education, both in formal curricula and non-formal education programs. The village head emphasized: "In general, it is still low. Many people only know the name, but do not understand the products and the system." This supports Nurhariyati's (2021) finding that the higher the level of education, the greater an individual's ability to understand Islamic economic and financial systems, but formal education alone is not enough without being accompanied by structured Islamic financial literacy.

#### **2. Experience Factor**

Of the 9 informants, only 2 had ever interacted directly with Islamic financial institutions: Yanti through socialization of non-bank Islamic loan institutions, and Syahril through an Islamic mortgage brochure he received when creating an ATM at a conventional bank. These two interactions were not continuous. The other seven informants had never interacted with Islamic financial institutions at all.

The absence of Islamic bank offices in the Mook Manaar Bulatn Subdistrict, with the nearest one 60 km away in the Melak Subdistrict, created a chain of problems: no access led to no experience, which ultimately resulted in inadequate knowledge. This finding aligns with Aristotle's theory that knowledge arises from experience and empirical observation, as well as Hidayah's (2022) research, which stated that direct experience serves as an important bridge in shaping the community's knowledge about Islamic financial institutions.

#### **3. Information Access Factor**

Access to information is the most dominant factor explaining the low level of public knowledge. There is no official outreach from the Islamic bank in Rembayan Village. Information is only obtained from informal social communication, which tends to be

inaccurate, incomplete, and inconsistent, such as stories among villagers who have performed the Hajj, social media, and brief television broadcasts. The village head confirmed: 'As far as I know, there hasn't been any. Neither from the bank nor from other institutions. The outreach that does come is usually only from conventional banks, and even then, rarely.'

Limited digital infrastructure exacerbates this condition. Although the government has launched the Palapa Ring program, the average download speed in Rembayan Village is only 2-5 Mbps, far below the minimum standard for accessing digital banking services. Observational results also indicate inadequate road access to reach Islamic banks. These findings are in line with Nasution, Syakir, and Syarvina (2024), who found that 71.5% of rural communities do not understand Islamic banking products due to the lack of socialization and available information access.

#### 4. Economic Factor

Most of the people in Rembayan Village have irregular incomes as livestock farmers, mine workers, fishermen, and farmers. Despite limited economic conditions, the findings of this study indicate that economic factors are not the main barrier. All informants showed interest in using an Islamic bank if there were closer access. The real obstacles are more practical: long working hours and distant bank locations create an opportunity cost that is too high.

This is in line with the research of Sari, Wahidullah, and Nafisah (2025), which shows that people remain interested in Islamic banks despite limited economic conditions, as long as there is ease of access and adequate education. Economic conditions have an indirect influence: people with irregular incomes feel that they do not yet have a direct interest in deepening their knowledge about Islamic banking products.

#### 5. Social Environmental Factors

The social environment of Rembayan Village is communal with strong Islamic values. The entire community practices Islam, creating a great potential for the development of Islamic banking. Religious motivation to avoid usury becomes a strong drive, even without adequate knowledge and experience. The close social network allows information, although limited, to spread quickly through interpersonal communication, such as information about Hajj savings spreading by word of mouth.

According to Aristotle's theory, the influence of the social environment is very important in shaping knowledge, because humans learn through interaction with others. The Village Head recommended a community-based penetration strategy: "Islamic banks should

enter through village activities, for example regular socialization, providing mobile services, and creating cooperation programs with the village government." This finding is reinforced by Hidayah's (2022) research that communities with a religious culture have a higher tendency to accept the Islamic financial system as long as there is adequate education and socialization.

### **Supporting and Inhibiting Factors**

The factors supporting public knowledge of Islamic banking products in Rembayan Village include:

1. Strong religious values because the entire community practices Islam with an understanding of the prohibition of usury
2. High interest in Islamic banks based on religious reasons and beliefs
3. Close social networks that have the potential to spread information effectively

As for the inhibiting factors, they include:

1. Limited access to information and socialization from Islamic banks, with not a single official socialization ever reaching Rembayan Village.
2. Limited physical infrastructure with no Islamic bank office in the sub-district and a 60 km distance to the nearest Islamic bank.
3. Limited digital infrastructure with internet speeds of 2-5 Mbps, hindering access to digital banking services.
4. Low education levels with 37.61% only having completed elementary school and around 30% unable to read or write.

### **E. CONCLUSION**

Based on research findings regarding the knowledge of Islamic banking products among the coastal communities in Rembayan Village, Mook Manaar Bulatn District, West Kutai Regency, it can be concluded that their level of knowledge remains relatively low. Most people are only aware of the existence of Islamic banks and understand that they operate without interest, but they lack a thorough understanding of the types of products, operational mechanisms, benefits, and application of Islamic banking products in their daily lives. Based on Bloom's theory, the level of public knowledge remains at the "awareness" stage, not yet reaching the "understanding" or "implementation" stages.

The main factors contributing to this low level of public knowledge are limited access to information and a lack of direct experience interacting with Islamic financial institutions. Furthermore, relatively low levels of education, limited physical and digital infrastructure, and the

lack of ongoing outreach activities by Islamic banks contribute to the low level of Islamic financial literacy in the community. However, economic factors are not the primary barrier, as the community continues to show a strong interest in using Islamic banking services if access to these services is more accessible. This study also identified supporting factors that could provide opportunities for the development of Islamic banking in Rembayan Village. These include strong religious values within the community, a strong desire to avoid usury practices, and close social ties between residents, which have the potential to effectively disseminate information. Conversely, inhibiting factors that still require attention include low levels of education, limited access to information, the lack of Islamic bank offices in the local area, and the weak digital infrastructure supporting modern financial services.

Therefore, more intensive efforts are needed from the government, Islamic banking institutions, and relevant stakeholders to improve the financial literacy of the Islamic community through educational programs, ongoing outreach, the development of digital-based services, and the provision of closer access to services. By increasing public knowledge and understanding of Islamic banking products, it is hoped that the level of Islamic financial inclusion will increase, thereby supporting the community's sustainable economic well-being.

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