



## **Islamic Banking Services for Communities and Families in Aceh Province Post Closure of Conventional Banks: A Comprehensive Review**

Muhammad Maulana<sup>1</sup>, Azka Akmalia Jihad<sup>1</sup>, Ayrin Sazwa Fildzia<sup>1</sup>, Arroyyan Ramly<sup>2</sup>, Shabarullah<sup>1</sup>

<sup>1</sup>Faculty of Sharia and Law Universitas Islam Negeri Ar-Raniry, Banda Aceh, Indonesia

<sup>2</sup>Islamic Banking Department STAIN Teungku Dirundeng, Meulaboh, Indonesia,  
Ph.D Islamic Economic and Finance, Istanbul University, Turkiye  
Email:m.maulana@ar-raniry.ac.id

### **Abstract**

Following the enactment of Qanun No. 13 of 2018 concerning Islamic Financial Institutions, some members of the public have expressed concerns about the closure of conventional banks in Aceh without providing alternative options. This has led to confusion and uncertainty, as people are accustomed to using conventional banking services for various needs, including local, national, and even international transactions. As a result, there are still parties who debate and object to the closure of conventional banks in Aceh. This study aims to assess the performance of Islamic banks in Aceh following the implementation of Qanun No. 11 of 2018, which replaced the existence of conventional banks that previously provided optimal services to the public. The research also seeks to understand the actions and strategic steps taken by the management of Islamic banks in Aceh to meet the needs of families for various banking services, as well as to investigate whether the performance and diversification of products offered by Islamic banks have an impact on customer satisfaction after the implementation of Qanun No. 11 of 2018 in Aceh. Data collection was conducted through interviews with 23 informants. The findings of this study indicate that the performance of Islamic banks continues to meet the needs of the public after the conversion. Additionally, improvements in services post-conversion are aligned with the regulations set by the government. It can also be said that the transition supports financial inclusion, which in turn contributes to the welfare of families through Islamic financing.

**Keywords:** Qanun No. 13 of 2018, Regulatory Compliance, Islamic Banks, Customer Statification, Banking Service.

### **Abstrak**

*Pasca lahirnya Qanun 13 Tahun 2018 Tentang Lembaga Keuangan syariah, Sebagian masyarakat beranggapan penutupan bank konvensional di Aceh tanpa opsi telah menimbulkan berbagai kerancuan dan kebingungan karena biasanya masyarakat dapat menggunakan fasilitas bank konvensional untuk berbagai kepentingan baik untuk transaksi level lokal, nasional, bahkan sampai internasional. Sehingga masih ada pihak yang mendebat dan keberatan penutupan bank konvensional di Aceh. penelitian ini bertujuan untuk mengkaji bagaimana kinerja bank syariah di Aceh pasca penerapan Qanun No. 11 Tahun 2018 untuk mengganti keberadaan bank konvensional yang telah memberi pelayanan optimal bagi masyarakat, Bagaimana tindakan dan langkah strategis yang dilakukan oleh manajemen Bank Syariah di Aceh dalam memfasilitasi kebutuhan keluarga terhadap berbagai kebutuhan pelayanan perbankan di Aceh dan Apakah kinerja dan diversifikasi produk bank syariah berpengaruh terhadap kepuasan nasabah pasca penerapan Qanun No. 11 Tahun 2018 di Aceh? Pengumpulan data dilakukan dengan wawancara sebanyak 23 orang informan. Temuan dari penelitian ini menunjukkan bahwa kinerja bank syariah terus memenuhi kebutuhan masyarakat setelah konversi. Selain itu, peningkatan layanan pasca konversi selaras dengan peraturan yang ditetapkan oleh pemerintah. Dapat dikatakan juga bahwa transisi tersebut mendukung inklusi keuangan, yang pada gilirannya berkontribusi pada kesejahteraan keluarga melalui pembiayaan syariah*

**Kata Kunci:** *Qanun No 13/2018, Layanan Bank, Kepatuhan Regulasi, Bank Syariah; Kepuasan Nasabah*

### **Introduction**

One of the legal products whose enactment has received wide attention from various circles is Qanun No. 11/2018 on Sharia Financial Institutions, which substantively establishes Sharia as a single banking system as the only banking system in Aceh. With the implementation of this single banking system, there is directly only a Sharia financial ecosystem that organizes financial intermediation services and is integrally part of the government system in Aceh. Implementation must be well structured as a monetary authority for the existence of commercial Islamic banking institutions that are fully platformed as Sharia financial institutions. This principle has the potential to be implemented in real terms.<sup>1</sup>

The closure of conventional bank operations in Aceh since 2021 has legal consequences for banks, debtors, creditors and various parties who have an interest in conventional bank operations in Aceh. This is due to many factors such as the operation of conventional banks in Aceh which has been going on for many decades so that historically and psychologically it has been very integrated into the lives of various layers of Acehnese society, including the government, entrepreneurs and various other community groups. So that this causes many impacts and excesses on activities related to finance, finance and various other economic activities.

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<sup>1</sup> Shahbaz Akbar, "Islamic Banking System: A Critical Review." (2021).

For some, the operational closure of conventional banks is the result of a struggle that requires a lot of energy and other resources to produce a regulation that can kill the hegemony of conventional banks in Aceh. However, for some parties, the closure of conventional banks in Aceh without options has caused confusion because customers usually use conventional bank facilities for various purposes.

Based on press releases circulating in social media, electronic media, and print media, some entrepreneurs in Aceh do not agree with the permanent shut-down of conventional bank operations because this will interfere with the activities of entrepreneurs in carrying out their business activities. This is as reported in the online media at infoaceh.net. "*KADIN argues that if the Qanun LKS takes effect, they will experience obstacles to conducting foreign transactions with countries that do not yet have Islamic banks.*"<sup>2</sup> KADIN, as a forum for Indonesian entrepreneurs, including Acehnese entrepreneurs, strongly states that business transactions using Islamic bank facilities are not sufficient to be carried out with foreign entrepreneurs because the performance instruments of Islamic banks with a national scope will interfere with the export performance of entrepreneurs because Islamic banks cannot facilitate Acehnese entrepreneurs with international entrepreneurs.

Businesses in Aceh continue to approach various parties from the government, OJK, and BI to study and analyze the various possibilities that will be experienced by businessmen against the closure of conventional banks. Businesses are concerned about the closure of conventional banks and their replacement by Islamic banks that have different experience and management capabilities in serving the business interests of their customers. Even KADIN Aceh claims that conducting transactions for export purposes will be more expensive; transacting with Islamic banks will make Aceh's export commodities uncompetitive, which will hamper Aceh's exports.<sup>3</sup>

Acehnese entrepreneurs who are members of KADIN have complained that the implementation of commodity export transactions to buyer countries, especially for destination countries that do not have Islamic banks, still uses conventional bank services. This requires more time and money to conduct interbank transactions. Entrepreneurs raised various arguments against the closure of conventional bank operations in Aceh.

From the narrative above, the implementation of Qanun Number 10 of 2018 concerning Sharia Financial Institutions in Aceh still has the opportunity to inconvenience some people, especially those who are accustomed to conventional bank products that have provided optimal comfort to creditors and debtors. This is due to the gap in services provided by the management of the sharia bank. For example, some sharia bank ATMs in Aceh after the conversion have problems, and

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<sup>2</sup> Alasan Pengusaha Kadin Aceh Menolak Qanun Lks Menyesatkan, <https://Infoaceh.Net/Ekonomi/Alasan-Pengusaha-Kadin-Aceh-Menolak-Qanun-Lks-Menyesakn/>

<sup>3</sup> Wiguna, R. (2020, Desember 23). *Surat Gubernur Terkait Perpanjangan Operasional Bank Konvensional, Haji Uma: Sangat Mengecewakan*. Retrieved From Serambinews.Com: <https://Aceh.Tribunnews.Com/2020/12/23/Surat-Gubernur-Terkait-Perpanjangan-Operasional-Bank-Konvensional-Haji-Uma-Sangat-Mengecewakan?Page=2>

even the money in the ATM is not available. This shows the weak services provided by the management of the sharia bank.

The implementation of this regulation has had a significant impact on the banking industry in Aceh. Following previous studies which explained how changes in insurance regulations affected bank customers' behavior in making loan claims at banks in the United States, and conducted empirical testing, it can be observed that similar changes in regulations involving banks also impact public preferences.<sup>4</sup> Another study by Amuda and Al-Nasher on the challenges of Islamic banking performance in non-Muslim countries examined three key indicators: regulation, operations, and institutional factors<sup>5</sup>. This highlights the challenges faced by Islamic banks in terms of operations, showing that adjustments need to be made in both regulatory implementation and operational practices to better align with customer needs.

At another level, product diversification in Islamic banks is very limited, especially in providing services to customers, and also cooperation with various merchants is very limited, making customers who are accustomed to the various advantages of conventional bank products doubt the performance of Islamic banks after the closure of conventional banks in Aceh. This is also not separated from the fact that the community has become accustomed to enjoying the various advantages of conventional bank products in Aceh. Of course, people's dependence on the convenience provided by conventional banks has been going on for a long time, and the innovation of various products provided to consumers has been satisfying so as to create consumer loyalty to conventional bank products. However, the provisions contained in the Qanun LKS have taken away all these conveniences.

The shutting down of conventional banks as regulated by the Qanun LKS is of course a necessity, but it requires a strong performance from Islamic banks in Aceh to fulfill the banking needs of the community. For this reason, it is urgent to research the performance of Islamic banking in Aceh, especially in state-owned Islamic banks supported by the central government, because some government programs for the community are carried out in collaboration with conventional banks only, such as the KUR Commercial and KUR UMKM programs channeled through Bank Mandiri, Bank BRI, and Bank BNI 46.

Based on the two writings above, the author is inspired to conduct a deeper analysis of the performance of Islamic financial institutions in Aceh following the closure of conventional banks. The contributions of this study are as follows. First, it provides a comprehensive analysis of public views and assessments of Qanun No. 13 of 2018 on Islamic financial institutions. Second, it offers detailed answers regarding the practical steps taken by Islamic banks after the implementation of the regulation through operational indicators. Third, drawing from the study which

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<sup>4</sup> Osterberg, William P., and James B. Thomson. "Depositor Preference Legislation and Failed Banks' Resolution Costs." *research in finance*: Vol. 20, p. 33–59.

<sup>5</sup> Amuda, Y. J., & Al-Nasser, S. A. Exploring encounters and prodigies of Islamic banks in non-Muslim states: towards enhancing regulatory frameworks of Islamic banking system, *International Journal of Law and Management*, (2024).

examined the perceptions of non-Muslims toward Islamic banks in Aceh,<sup>6</sup> this paper aims to further enrich the literature on Islamic economic law.

In contrast the issue from two perspectives. First, from the viewpoint of customers, using customer satisfaction indicators to evaluate the performance of Islamic banks, especially after the closure of conventional banks in Aceh. Second, from the perspective of the bank's performance, using operational and technical service indicators to assess how well the bank meets the needs of the community.

This research will reveal the actual efforts by Islamic banks in Aceh in providing services to consumers, which will be measured from data obtained from banks and consumers. The problem is: how is the performance of Islamic banks in Aceh after the implementation of Qanun No. 11 of 2018 to replace the existence of conventional banks that have provided optimal services for the community? Does the performance and product diversification of Islamic banks affect customer satisfaction after the implementation of Qanun No. 11 of 2018?

### **Performance of Islamic Banks in Aceh after the Enforcement of Qanun No. 11/2018 to Substitute the Role of Conventional Banks**

The implementation of Qanun No. 11/2018 on Sharia Financial Institutions has given an important and strategic meaning to the efforts to build and develop the sharia economy in Aceh. With this Qanun LKS, the Islamic banking sector is protected with provisions for the people of Aceh that sharia banks are the only banking system that can operate in Aceh, so that sharia banks become the identity of Aceh Province as a province that has serious steps in implementing Islamic law in Indonesia, including the banking sector.

In responding to this, the Aceh government and Islamic banking institutions must strive to provide banking services to various groups of Acehnese people who have been using various conventional banking facilities to fulfill their banking service needs. To meet these expectations, it is necessary to have a very good performance in Islamic banking to replace the position of conventional banks.

To sustain customer loyalty, Islamic banks absolutely need product diversification as in conventional banks so that customers will have the choice to use various types of products or innovations made by Islamic bank management because they feel suitable and able to meet their needs so that they are still used to achieve the goals set by consumers.<sup>7</sup> The reform must be carried out starting with the administration of bank governance, which is directly related to the consumer. Including various facilities that must be provided in an excellent manner, both software and hardware, because comfort for customers is required to be a priority that must be done immediately.<sup>8</sup>

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<sup>6</sup> Alidar, E. M. K. The Shared Values of Sharia Banking: Non-Muslims Under the Qanun on Islamic Financial Institutions in Aceh. *Ahkam: Jurnal Ilmu Syariah*, 24 (I), 2024, p.185-197.

<sup>7</sup> Muammar Arafat Yusmad, Revitalization Supervision Islamic Banking in Enhancement Compliance in Indonesia and Malaysia, *Samarah: Jurnal Hukum Keluarga dan Hukum Islam*, Vol 8, No.1, 2024, p. 468-494.

<sup>8</sup> Interview with Mr. Fuadri, Businessmen in Aceh, May 10, 2020.

Service quality and customer satisfaction are two very important things for Islamic banks because these two things will show the bank's performance significantly and measurably. This is because service quality provides an encouragement to customers, in this case, Islamic bank consumers, to establish strong ties with banking institutions. If the quality of service provided is excellent, this is the reason the customer is satisfied with the bank's performance and will become a loyal customer.

Islamic banking in Aceh started to grow after the economic and financial crisis in 1997–1998. After the authorization of the implementation of Islamic Shari'ah in Law No. 44 of 1999 on the Specialty of Aceh and Law No. 11 of 2006 on the government of Aceh, it began to appear with the opening of bank offices and branches throughout Aceh. The average annual growth in assets over a 6-year period was 19.74%. However, this growth was not natural. It is not supported by public awareness to use Islamic banking. This growth was more due to the conversion of Bank Aceh into Bank Aceh Syariah (<https://anterokini.com>).<sup>9</sup> But Aceh, in 2018, still ranked fourth out of 10 provinces, as the province with the largest Islamic banking assets in Indonesia.

Support from the Aceh provincial government is one of the supports or strategies where Islamic banking in Aceh can grow rapidly. This support is shown by the issuance of Aceh Qanun No. 8 of 2014 concerning Islamic Shari'a Principles in Article 21, which states that financial institutions in Aceh must be based on sharia principles; conventional financial institutions that have been operating are required to open Sharia Business Units (UUS). As well as financial transactions between the Aceh government and the Aceh Regency or City government, they must go through sharia financial institutions. The passing of Aceh Qanun No. 11/2018 on sharia financial institutions, where the Qanun requires all financial institutions in Aceh to carry out their operations based on sharia principles, which were previously also discussed in Article 21 of Qanun No. 8/2014 on the principles of Islamic sharia.

Therefore, Aceh has great potential for developing Islamic banking and deserves to be an example for the implementation of Islamic banking in a kaffah manner. However, the growth of Islamic banking in Aceh is currently not accompanied by the availability of sufficient human resources, where human resources who understand Islamic banking as a whole are minimal and difficult to obtain. This was also revealed by Abdul Manan (2012), where banking growth is not matched by adequate human resources, especially those who have an educational background in Islamic banking, so that the development of Islamic banking is constrained.

Until now, most Islamic commercial banks in Aceh are still struggling with classic problems. For example, as the author found in one of the Islamic local banks in the Meulaboh branch office, customers who need customer services (CS) have to wait a long time to get bank book replacement services. This is, of course, a waste

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<sup>9</sup> Redaksi Antero <https://Anterokini.Com/2018/03/20/Irwandi-Rakyat-Aceh-Semakin-Tenang-Pasca-Konversi-Bank-Aceh-Menjadi-Syariah/>, 20 Maret 2018.

of customer time because at that time many customers are waiting for their turn to be served by only one CS, which certainly makes customers feel bored waiting for their turn. There is no swift action from the bank management to add CS to provide satisfactory service for its customers. Therefore, the most important thing in a bank is the quality of service provided. Customers will feel satisfied if the service provided is good, because the success of an Islamic bank operation is largely determined by the feedback provided by its customers, especially the assessment of whether or not the service provided to its customers is good.<sup>10</sup>

In the same way as providing good service, product diversification also plays an important role in customer satisfaction. The rapid competition today makes the banking sector compete with each other in offering their respective products. Product diversification is a diversity of properties, both physical and tangible or intangible (goods or services), produced by companies for consumers to use in satisfying their needs.

Service quality and product quality are important in a bank. The products produced by the bank must be in accordance with the needs and desires of its customers. With the fulfillment of their needs, customers will continue to choose the bank and not move to another bank. In addition, customers will be interested in choosing the bank if they feel that banking products can meet their needs. Customers will like products that offer good quality and performance, as well as striking features. Banking products offered by banks generally vary, such as savings products, loans, deposits, current accounts, credit cards, and others.

Many clients complain because the service is too queued when dealing with the customer service or teller. The customer can only tolerate it and wait 15 minutes, and the rest of the customer will give an unfavorable response to the bank's service.

### **Actions and Strategic Responses Taken by the Management of Islamic Banks in Aceh after the Enforcement of Qanun LKS and Custome**

The establishment of Bank Syariah Indonesia (BSI) is a government strategy to make Indonesia one of the world's sharia financial centers. Bank Syariah Indonesia has officially obtained a license from the Financial Services Authority (OJK). To be precise, on January 27, 2021, the license to form BSI was issued. Listed in a letter with number SR3/PB.1/2021 concerning Granting Permission to Merger PT Bank Syariah Mandiri and PT Bank BNI Syariah into PT Bank BRI Syariah Tbk, as well as Permission to Change the Name by Using the Business License of PT Bank BRI Syariah Tbk to become a Business License in the name of PT Bank Syariah Indonesia Tbk as the merged bank.

The merger of three state-owned Islamic banks into Bank Syariah Indonesia had an impact on customer accounts. During the transition period, Bank Syariah Indonesia began a gradual integration process. One of the processes carried out is the migration of customer accounts from the original bank to Bank Syariah Indonesia

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<sup>10</sup> Observation Results Regarding Sharia Bank Management Services in Meulaboh on May 12, 2022 at 11.00 WIB.

accounts. The gradual integration period is from February 15, 2021, to October 30, 2021. Customers are gradually contacted to migrate to Bank Syariah Indonesia in accordance with the integration of branch operations, services, and products. The migration process can be done digitally using the BSI Mobile application or by coming directly to the BSI branch office.

From the results of interviews conducted by the author with Islamic bank stakeholders in Aceh, it was found that the conversion process of conventional banks to Islamic banks did not have significant obstacles. However, Islamic banks need to increase literacy about Islamic banks, and the contracts that exist in Islamic banks are different from those of conventional banks. There is a need for serious efforts to improve the quality of Islamic banks to change the image of the community that has been embedded in the acquisition of maximum service for priority customers. Thus, with this effort, the world of Islamic banking in Aceh can provide optimal service.

The marketing manager at BSI KC Daud Beureueh 2, the conversion process of conventional banks to Islamic banks went smoothly. However, there were obstacles to educating customers. The fate experienced by employees in the conversion process is where offers are given for employees to join or choose to retire. And for customers, it is easy to transfer and change conventional accounts to sharia. In terms of banking, it continues to strive to provide the best service and financing to improve company performance. With the enactment of the LKS qanun, it is expected and strives to always provide optimal service and exceed conventional. However, there are still customers who have accounts at conventional banks. The reason is that many transactions are carried out with conventional banks outside the Aceh area.<sup>11</sup>

Similarly, Sari Adriana, the area risk manager at BSI KC Cut Meutia, said that the conversion process went smoothly. But there are obstacles to educating customers. Customers are given the option to choose whether to keep their conventional bank account active for transactions to be transferred to another city or migrate to a sharia account where the existing account at the conventional bank will be inactive. The performance of Islamic banks in Aceh after the implementation of Qanun No. 11/2018 (LKS) has been quite good. Currently, Islamic banks continue to strive to provide optimal services for the community. So far, the public has begun to accept the application of Islamic banking. Islamic banks get profits with a calculation scheme to share profits from investments that have been carried out, namely from net income or total business income minus operating costs. The amount of profit shared between the customer and the Islamic bank will be decided when the contract is signed.<sup>12</sup>

Mustafaruddin mentioned that Bank Aceh has done the maximum in its operations, although over time it also continues to make improvements to continue to be better in the future. The process is also not short because socialization with

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<sup>11</sup> Interview with Mr. Auzar, M. Manager Marketing At Bsi Branch Office, Daud Beureueh 2, July 13, 2022.

<sup>12</sup> Interview with Mrs Adriana, S. Manager Area Risk Bsi Branch Office, Cut Meutia, July 13, 2022.



customers must also be done. This concerns customers who also need to consider whether they will remain loyal to Bank Aceh or move to other banks that have not adopted the sharia system. Where the services provided to customers must remain maximized so that everything is expected to run well and smoothly.<sup>13</sup>

According to Surya Wahyudi, who is the business manager at Maybank Syariah Banda Aceh, there were no serious obstacles in the process of converting conventional banks to Islamic banks. Alhamdulillah, it went smoothly according to the company's expectations (100% complete). All employees were not transferred or laid off; all joined Sharia. Alhamdulillah, there are no problems with customers. The performance of Islamic banks in Aceh after the implementation of Qanun No. 11/2018 (LKS) is much better than before. With the enactment of the LKS qanun in Aceh, it must provide optimal service for the community. So far, there has been no change in the services or benefits obtained. Optimal service can still be obtained; even with sharia, the service is much better.<sup>14</sup>

From the several studies conducted, the author can conclude that there are no serious obstacles in the process of converting conventional banks to Islamic banks. Employees and customers also get optimal and maximum service. This continues to be improved and creates services as much as possible and better than conventional banks.

A similar view is expressed, where it is stated that, from the public's perspective, particularly non-Muslims, when Islamic banks underwent conversion, customers did not experience any significant technical obstacles. Previously, during the process of transferring savings accounts from conventional banks to Islamic banks, the only requirement was the time needed for integration. However, in terms of service, customers felt that the process resulted in a loss of time and expressed concerns about the procedure.<sup>15</sup>

Thus, the commitment of Acehese businessmen to use Islamic banks because Aceh has implemented the Qanun LKS as a follow-up to Aceh Qanun No. 8 of 2014, which contains the basic principles of Islamic law, because the banking system plays an important role in the economic growth of a region or country. The banking world in Aceh has changed its financial institutions from conventional to sharia-based. With this change, it is hoped that the economy in Aceh can increase and prosper the community, and Acehese entrepreneurs who partly agree with this concept are committed to using Islamic banks in Aceh, and they also see great potential for economic improvement in Aceh because the 2018 Financial Services Authority (OJK) data explains that the growth of Islamic banks is 4-5% superior to conventional banks. It is possible that this figure will continue to grow along with the increasing awareness of the Indonesian people to turn to sharia-based financial products.

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<sup>13</sup> Interview with Mr Mustafaruddin. Bank Aceh Syariah Nagan Raya, July 14, 2022.

<sup>14</sup> Interview with Mrs Wahyudi, S. Manager at Maybank Syariah Banda Aceh, July 16, 2022.

<sup>15</sup> Alidar, E. M. K. The Shared Values of Sharia Banking: Non-Muslims Under the Qanun on Islamic Financial Institutions in Aceh, *Ahkam: Jurnal Ilmu Syariah*, 24 (1), (2024), p.190.

Furthermore, regulations have played an important role in non-Muslim countries regarding the implementation of operating licenses for Islamic banks. However, some countries have adopted more flexible regulations for Islamic banking, similar to those for conventional banks. In contrast, other countries have questioned the credibility of Islamic banking services, products, and Shariah-compliant systems.<sup>16</sup> In our study, however, the implementation of these specific regulations is seen as a mandate from Islamic law, with its full application. Similarly, the operational policies of Islamic banks also support the enforcement of financial inclusion in Indonesia.

The steps taken by Islamic banks and Islamic microfinance institutions in Indonesia to address regulatory challenges in supporting financial inclusion have been in compliance with the regulations set by OJK (Financial Services Authority) and BI (Bank Indonesia).<sup>17</sup> Therefore, with the right regulations in place, Islamic banks are also motivated to serve their customers more optimally by adopting more relevant and up-to-date approaches.

In addition, other factors also explicitly influence through the enactment of qanun number 11 of 2018 concerning Islamic financial institutions, namely the enactment of the qanun has a positive impact on families as motivation in meeting their daily needs. through financial inclusion can open up new opportunities for families. not only limited to conversion to Islamic banks. with the existence of Islamic banks can also encourage the formation of new businesses through Islamic financing. This is also as expressed by the bank manager above. with high family awareness in utilizing Islamic bank products, it has supported the progress of Islamic financial inclusion in Indonesia.

### **A Strategic Way Forward for Acehese Entrepreneurs to Utilize Islamic Banks**

In interviews with entrepreneurs, there are several reasons for still using conventional banks in addition to Islamic banks. For example, Frans Fachroel, who is also engaged in the APBN project, still really needs conventional banks in his business transactions for project disbursements, issuing bank guarantees, which are almost all through Bank BNI, and ordering goods related to his project needs through Bank BCA.

Frans Fachroel, a priority customer of Bank BCA and Bank BNI, feels comfortable when transacting directly at the BCA and BNI Bank Offices because he gets good priority service, a comfortable room, fast transactions without the need for queues, and the availability of snacks, drinks, and even lunch. Attention at birthdays

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<sup>16</sup> Amuda, Y. J., & Al-Nasser, S. A. Exploring encounters and prodigies of Islamic banks in non-Muslim states: towards enhancing regulatory frameworks of Islamic banking system, *International Journal of Law and Management*, (2024)

<sup>17</sup> Saifurrahman, A., & Kassim, S. H. Regulatory issues inhibiting the financial inclusion: a case study among Islamic banks and MSMEs in Indonesia. *Qualitative Research in Financial Markets*, (2024). 16 (4), p. 589-617. Asep Syarifuddin Hidayat, et, al., Legal Obligations of Corporate Social Responsibility as Efforts to Improve the Image of Islamic Banking in Indonesia, *Samarah: Jurnal Hukum Keluarga dan Hukum Islam*, Vol 6, No. 2, 2022.

and holidays, both greetings and gifts, is also an added value for Frans as a priority customer, so until now, Frans is still saving and becoming a priority customer at Bank BCA and BNI. So, Frans Fachroel hopes that Islamic banks in Aceh can quickly improve themselves in terms of services, product features, and systems so that they can compete and attract Acehnese entrepreneurs to place funds in Bank Syariah Aceh.<sup>18</sup>

Another case is Muttaqin, who only has one conventional bank for personal transactions. As a large Acehnese businessman and holding APBA projects, he strongly agrees with the implementation of Islamic banks in Aceh, because until now the disbursement of funds through Bank Aceh Syariah was from the previous Conventional Bank Aceh, but he has high hopes that Islamic banks have features such as conventional banks (Bank BRI) so that they can be used abroad and are more flexible and applicable in their use.<sup>19</sup>

Edi Zuardi, one of the other entrepreneurs, also still uses conventional banks, such as Bank Mandiri, both for his business and personal needs. According to Edi Zuardi, he uses a Bank Mandiri account for the smooth running of his APBN project transactions, both for the issuance of bank guarantees and project disbursements and also for personal needs when abroad. Edi Zuardi really wants Islamic banks to be able to follow the dynamics of conventional banks in serving the community with applications, systems, and patterns of bank services.<sup>20</sup>

Entrepreneurs still complain about the use of Sharia banks because the operational capabilities of these banks are still limited. The features and applications of Islamic banks are not yet able to match those of conventional banks, meaning that Acehnese entrepreneurs still place funds in conventional banks even though they have to leave Aceh to take care of the administration of their conventional bank accounts. Entrepreneurs have high hopes that Sharia Banks in Aceh will speed up the renewal process in terms of services, systems, and product features so that there will be no more technical problems such as slow network problems and global applications in order to maintain the commitment and consistency of entrepreneurs using Sharia Banks in Aceh.

In the author's analysis, based on previous research by Kayed, R. N. (2012), from the perspective of reluctance indicators, it appears that customers of Islamic banks are not yet accustomed to the services provided by Islamic banks. This includes adjustments in costs, such as the elimination of interest charges and the stricter collateral requirements imposed by Islamic banks, which can be burdensome for entrepreneurs.

Based on previous research from the perspective of reluctance indicators, it appears that customers of Islamic banks are not yet accustomed to the services provided by Islamic banks. This includes adjustments in costs, such as the

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<sup>18</sup> Interview with Mr. Fahroel, F. Bussinesmen In Aceh, August 1, 2022.

<sup>19</sup> Interview with Mr. Muttaqin. Businessmen In Aceh, August 1, 2022.

<sup>20</sup> Interview with Mr. Zuardi, E. . Bussinesmen In Aceh, August 22, 2022.

elimination of interest charges and the stricter collateral requirements imposed by Islamic banks, which can be burdensome for entrepreneurs<sup>21</sup>.

As a result, many entrepreneurs tend to revert to using conventional banks due to the difficulty in adapting to the operational practices of Islamic banks and the strong habits that are hard to break. This highlights the challenge Islamic banks face in fostering a smoother transition for customers who are used to the more flexible practices of conventional banking.

In addition, entrepreneurs in Aceh are also of various kinds. entrepreneurs also use Islamic bank services as a means to support their business. therefore, the role of Islamic banks here actually has a positive impact on entrepreneurs. However, there are several problems when switching systems from conventional to sharia systems. to realize the progress of the family economy, the enactment of qanun number 11 of 2018 should be used as a reference as an opportunity for Acehnese people who have businesses to avoid non-interest-based financing. This will also have an impact on family welfare in Aceh society.

### **Customer Satisfaction with Service Performance and Product Diversification of Sharia Banks Post Implementation of Qanun No. 11 of 2018 Concerning LKS in Aceh**

Reveals that image is closely related to customer satisfaction, and similarly, customer satisfaction is closely linked to customer trust in Islamic banks,<sup>22</sup> Therefore, the findings in this study also analyze customer satisfaction from the perspective of Islamic banking services after the merger, as well as for those who converted to Islamic banks.

Customers of Islamic banks in Aceh, after the conversion, exhibit a variety of attitudes. Entrepreneurs in Aceh, or those conducting transactions in Aceh, are using Islamic banks more due to the sanctions imposed if they do not comply with the Qanun. This is not necessarily because of an interest in the Islamic principles or values upheld by the Islamic banks.

For example, who still has a conventional bank account as well as a sharia bank account since 2011, Mustafa agrees with the implementation of sharia banks in Aceh and suggests that sharia banks fix network problems, which often become a scourge when making transactions.<sup>23</sup> Their needs have not been met by sharia bank transaction services, such as the restricted mobile banking function of sharia banks, which is not as user-friendly as conventional banks' collaboration with numerous merchants.

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<sup>21</sup> Kayed, R. N. The entrepreneurial role of profit-and-loss sharing modes of finance: Theory and practice, *International Journal of Islamic and Middle Eastern Finance and Management*, 5(3). (2012), p. 203-228

<sup>22</sup> Kartika, T., Firdaus, A., & Najib, M. Contrasting the drivers of customer loyalty; financing and depositor customer, single and dual customer, in Indonesian Islamic bank. *Journal of Islamic Marketing*, 11(4), 933-959, (2020), p.933

<sup>23</sup> Interview with Mr. Hafas, Mustafa. Achenesse Entrepreneur, July 23, 2022.

Before the implementation of Qanun number 11 of 2018, BCA Bank and BRI Bank accounts were used. According to him, the service and comfort at BCA need to be imitated because BCA really cares about the comfort and needs of its customers. Khaidir stated that services at sharia banks in Aceh were still far from adequate. He, who makes daily transactions with small communities, is often disappointed with the services of sharia banks. Whether it's from ATMs, bank services, or transaction processes that often have problems and are often hampered by the network suddenly going down, even though at that time he was carrying out a mobile banking transaction, That's quite annoying. The balance is deducted while the funds do not reach the destination account.<sup>24</sup>

Entrepreneurs want Islamic banks to speed up the renewal process in terms of services, systems, and product features so that there are no more technical problems, such as slow network problems, and applications that are not yet global, for the sake of the commitment and consistency of entrepreneurs using Sharia banks in Aceh. The factor that influences bank customers is the quality of the bank's products themselves. It can be seen that the quality of service and product diversification for customers can influence customer satisfaction. Product quality is a form of complex satisfaction value. Customers use banking services to solve problems, and customers provide value in proportion. The value given by customers is related to the benefits of the product obtained by finding out the customer's overall expectations.

According to the results of the interview with Zainal Abidin, the service provided by sharia banking is quite satisfactory, because so far he has only used teller services in terms of sending and withdrawing money. As long as Zainal Abidin has been a sharia banking customer, there have been no problems that have caused him to feel dissatisfied.<sup>25</sup> There are customers who feel dissatisfied with the form of service from sharia financial institutions because there are obstacles or irregularities that occur. People still feel dissatisfied when the service provided is indirect.

According to an interview with Widya Aprillita Ramelan, satisfaction occurs when what is desired is achieved. Based on the implementation of the Qanun on Islamic financial institutions, which requires financial institutions to transition to Shariah-compliant operations, the transition process revealed that financial institutions were not fully prepared to carry out their functions, especially when the public used ATM machines. This situation was caused by frequent network disruptions, the unavailability of cash in ATMs, and other issues that disappointed ATM users.<sup>26</sup>

Based on the results of interviews with Dessy Lestari, many customers complained about withdrawing money at ATM machines that were close to each other, difficult to reach, and difficult to access. The factors that influence feelings of satisfaction and dissatisfaction with sharia banking services are related to service

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<sup>24</sup> Interview with Khaidir. Costumer At Islamic Bank in Aceh, June 22, 2022

<sup>25</sup> Interview with Mr. Zainal Abidin, Costumer of Bank Syariah, June 20, 2022.

<sup>26</sup> Interview with Mr. Ramelan, W. A. Civil Servant at Department Of Agriculture S of Costumer Islamic Bank in Aceh, June 19, 2022.

quality in terms of responsiveness and reliability. These results show that the level of understanding of sharia banking is still low and there is a lack of knowledge.<sup>27</sup>

According to the author's analysis, the two statements above reveal a contradiction in customer views regarding the services provided by Islamic banks. In terms of operations, based on interviews with the management of Islamic banks, they acknowledged receiving complaints from customers during the conversion from conventional banks to Islamic banks. However, these efforts were met with a response to improve services, such as adding additional servers and performing regular network maintenance. These technical issues sometimes occur when the system is being updated, leading to frequent operational shortcomings in the field.

The implications of this situation align with the study revealed that Islamic banks in Tanzania aimed to improve service quality by focusing on areas directly related to customer services, such as tellers, ATM machines, transaction speed, convenient operating hours, financial product variety, and low service fees. Islamic banks need to differentiate themselves from conventional banks by offering superior service quality, thereby positioning themselves as the preferred choice for customers<sup>28</sup>. Therefore, Islamic banks must continually work on gradually improving their operational services to meet customer expectations.

According to Surya Wahyudi, the conversion process went smoothly according to the company's expectations, and there were no obstacles or difficulties for either the employees or the customers themselves. In terms of providing services, we also continue to make breakthroughs so that it will be much better in the future when everything has been integrated into the MayBank sharia system.<sup>29</sup>

Ika Rahmawati also conveyed the same thing regarding post-conversion bank operations, where all processes must follow the established conversion requirements. He also mentioned that this was an obstacle for customers who were previously conventional customers, many of whom still did not understand the sharia system that had been implemented. However, all customers carried out the conversion process quite well and correctly. So far, the murabahah contract has been implemented more than other contracts at Bank Aceh Syariah.<sup>30</sup>

According to Ria Rangkuti, after this conversion, customers who previously had accounts at BRI Syariah and BNI Syariah had to migrate so that their accounts could be switched to BSI. Only BRI Syariah and BNI Syariah account holders need to migrate. Meanwhile, owners of Mandiri Syariah accounts do not need to do this. Due to this conversion, customers made complaints because the system and features were different from the previous bank. However, it will be a challenge in the next period

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<sup>27</sup> Interview with Mrs. Lestari, D. Account Officer at Bank Aceh Syariah Branch Meulaboh, June 19, 2022.

<sup>28</sup> Khamis, F. M. D., & AbRashid, R. Service quality and customer's satisfaction in Tanzania's Islamic banks: A case study at People's Bank of Zanzibar (PBZ). *Journal of Islamic Marketing*, 9 (4), (2018), p. 895

<sup>29</sup> Interview with Mr. Wahyudi, S. Bussines Manager At Maybank Syariah Banda Aceh, July 16, 2022

<sup>30</sup> Interview with Mrs Rahmawati, Deputy Leader of Bank Aceh Syariah Balaikota, August 2, 2022.

to merge or integrate customer CIFs and prepare them into one integrated system and no longer have separate accounts. The implementation of contracts carried out at this bank includes Wadiah, Mudharabah, Murabahah, Musyarakah, Ijarah, Istishna, and Qardh.<sup>31</sup>

M. Junaidi also mentioned that the initial conversion process involved training or understanding human resources, changing operational systems involving transactions, and so on. This involves carrying out socialization stages for customers to choose whether to remain with Bank Aceh Syariah or move to another bank that still adheres to conventional concepts, where amendments are made to customer contracts who have agreed to remain at Bank Aceh in accordance with sharia principles. This also requires extra work because the services provided must continue to run every day so that the results obtained remain optimal. But in the migration process, there need to be system adjustments, which sometimes customers complain about. However, to accommodate service to customers, improvements are always made.<sup>32</sup>

In an effort to improve services to the Indonesian sharia banking community in Aceh, in recent times they have carried out many innovations, including launching debit cards, Quick Response Code Indonesian Standard (QRIS), ATM Deposit Withdraw, which is a form of innovation that is always being improved in sharia banking, then On the international scene, sharia banks have also opened a Middle East branch, namely in Dubai, with a mission to become a Top 10 Global Islamic Bank. Some of the existing weaknesses will probably continue to be improved with lots of criticism and suggestions from the wider community to continue to encourage efforts to develop sharia banking. received a lot of support and appreciation from many parties regarding this latest innovation which will be able to increase public trust in sharia banking in optimizing existing services in sharia banking.

In the interview results, there are several reasons regarding the service needs of sharia banking, as stated by Ahmad Harahap, Director of company Sekawan Jaya, who has been a customer of Bank Syariah Indonesia (BSI) Lhokseumawe Branch for a long time. In terms of service to customers, BSI pays close attention, starting with the offers made. by the bank's account officer, then collecting customer data up to the feasibility survey and until the disbursement of funds. Bank Syariah Indonesia always carries out human-being relations with its customers. According to him, Islamic banks are able to properly maintain customer satisfaction management needs.<sup>33</sup>

Referring to the results of interviews conducted by the author, the results showed that in general Sharia Banks are considered the same as banks in general, service facilities are not as optimal and complete as conventional banks. Apart from that, in the past several foreign transactions, the USD often got stuck. However, now it has improved, only the USD exchange rate at Sharia banks is much lower than

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<sup>31</sup> Interview with Mr. Rangkuti, R. Manager Marketing BSI, August 3, 2022

<sup>32</sup> Interview with Mr. Junaidi, M. Financing Supervisor at Bank Aceh Syariah Nagan Raya, June 19, 2020

<sup>33</sup> Interview with Mr. Ahmad Harahap Director of Company Sekawan Jaya.

conventional banks, so it is somewhat detrimental to export entrepreneurs. The solution was that he opened a USD bank account at a conventional bank in Medan as a backup. She also initially took financing from a conventional bank, which was then converted to Sharia. He also mentioned that the system in sharia banks is rather rigid because they have to follow the sharia. Even though the practice is still conventional, it is only wrapped in sharia contracts and processions so that it becomes rigid. Entrepreneurs are also disadvantaged by the "profit sharing" value, which is actually the same as the interest system in the convention and has a value that is 10–20% higher. It seems like it will be difficult to be better in terms of financing and in terms of better service with an Islamic nuance, but the Teller and CS counter staff are always not commensurate with the queues and are still inferior in terms of facilities (mobile, online banking, apps), which are still very limited. A similar thing was also conveyed by a women's clothing import businessman, Ratih Fitria, who said that the exchange rate was more expensive than using Flip. However, for other transactions, there are no significant obstacles.<sup>34</sup>

Discusses the efficiency and significance of transaction and payment services provided by Islamic banks. The authors suggest that if Islamic banks improve the transaction flow, customer trust in the bank will also increase. This relationship is positively assessed in their study. Similarly, based on the interviews conducted in this research, the majority of customers acknowledge the competent services provided by Islamic banks after the conversion<sup>35</sup>. Although some shortcomings still exist on the ground, the bank's management continues to make improvements to meet customer needs and attract new customers.

Other findings are also based on research conducted by Muamar et.al (2024), implying that with excellent service it will increase the creative economy that contributes to harmony and well-being for families.<sup>36</sup> Also with the improvement of services for entrepreneurs also makes their business easier and not worried about making payment transactions.

## Conclusion

The level of customer satisfaction with the performance and product diversification of Islamic banks after the implementation of Qanun No. 11 of 2018 has not yet reached an optimal level. Some customers feel that the services currently offered have not met their expected standards. Entrepreneurs, in particular, hope that Islamic banks in Aceh will expedite improvements in services, systems, and product features to avoid technical issues such as slow internet connections or lack of global accessibility. It is crucial for Islamic banks to overcome these technical barriers to

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<sup>34</sup> Interview with Fitria, R. Import Entrepreneur (Owner of Vincci Aceh), July 25, 2020.

<sup>35</sup> Khamis, F. M. D., & Abd Rashid, R. Service quality and customer's satisfaction in Tanzania's Islamic banks: A case study at People's Bank of Zanzibar (PBZ). *Journal of Islamic Marketing*, 9(4), 2018, p. 884-900.

<sup>36</sup> Muamar, A., Rijal, S., Faozi, M. M., Mahfudin, M., & Tohayudin, T, Family and Creative Economy in Sunan Gunung Djati Religious Tourism Area, Cirebon, Indonesia. *El-Usrah: Jurnal Hukum Keluarga*, 7, 1, (2024).



ensure that entrepreneurs remain committed to and consistent in using Islamic banking services in Aceh.

Factors influencing customer satisfaction include the quality of products and services offered by Islamic banks. The findings of this study indicate that service quality and product diversification have a significant impact on customer satisfaction. Therefore, it is essential for Islamic banks to continue improving both service quality and product variety in order to meet the evolving needs of their customers.

This study demonstrates that, although the transition to Islamic banking in Aceh has had a positive impact, there is still much to be done in terms of enhancing service quality, addressing technical issues, and expanding product offerings. For Islamic banks, addressing these challenges is crucial to improving customer satisfaction and ensuring the sustainability and competitiveness of the Islamic banking sector in Aceh in the long term. In a broader context, these improvements can strengthen the role of Islamic banking as a driver of economic growth, particularly in regions with a large Muslim population, where the demand for Shariah-compliant financial services is steadily increasing.

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